

Tax Parcel Number: 09-3-08-0-007-013-000

Recording requested by: LSI

When recorded return to :

Custom Recording Solutions

2550 N. Redhill Ave.

Santa Ana, CA. 92705 8796724

800-756-3524 Ext. 5011

This Instrument Prepared by:

Wells Fargo Bank

Lending Solutions- VA - 0343

7711 Plantation Road

Roanoke, Virginia 24019

Lisa Sowers

{Space Above This Line for Recording Data}
AL- 8796724 0144059235-196
Visit Number: 0704490757

**SUBORDINATION AGREEMENT
LINE OF CREDIT MORTGAGE**

Effective Date: May 19, 2010

Owner(s): Sukhpinder S Gill

Gurmohan G Gill

Current Lien Amount \$ 74,500.00 .

Senior Lender: Wells Fargo Bank, N.A.

Subordinating Lender: Wells Fargo Bank, NA a successor in interest to Wachovia Bank, NA

Property Address: 1025 Eagle Nest Circle, Birmingham, AL 35242

THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

Sukhpinder S Gill and Gurmohan G Gill
(individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a LINE OF CREDIT MORTGAGE given by the Owner, covering that real property, more particularly described as follows:

See Schedule A

which document is dated the 14 day of April , 2007 , which was filed in Instrument# 20070508000216460 at page n/a (or as No. n/a) of the Records of the Office of the Probate Judge of the County of Shelby , State of Alabama (the "Existing Security Instrument"). The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to Sukhpinder S Gill and Gurmohan G Gill

(individually and collectively "Borrower") by Subordinating Lender (the "Line of Credit").

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$ 281,157.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

To be recorded concurrently with Mortgage dated 6/30/2010

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

A. Agreement to Subordinate

Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

B. General Terms and Conditions

Binding Effect – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

Nonwaiver – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

20100706000214420 3/4 \$22.00
Shelby Cnty Judge of Probate, AL
07/06/2010 03:37:31 PM FILED/CERT

C. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, has set its hand and seal as of the Effective Date above unless otherwise indicated.

SUBORDINATING LENDER:

Wells Fargo Bank, NA a successor in interest to Wachovia Bank, NA

By Lisa Sowers 5/19/10
(Signature) Date

Lisa Sowers
(Printed Name) Asst. Vice President

(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Virginia)
)ss.
COUNTY OF Roanoke)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 19 day of May, 2010, by Lisa Sowers, as AVP (title) of the Subordinating Lender named above, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

Suzanne Corcoran (Notary Public)
Suzanne Corcoran



Embossed Hereon is My Commonwealth of VA
Notary Public Seal - City of Roanoke
My commission expires 06/30/2013
Suzanne Corcoran ID # 7301168



20100706000214420 4/4 \$22.00
Shelby Cnty Judge of Probate, AL
07/06/2010 03:37:31 PM FILED/CERT

Order ID: 8796724

Loan No.: 0303238539

EXHIBIT A LEGAL DESCRIPTION

The following described property:

Lot 1735, according to the Survey of Eagle Point, 17th Sector, as recorded in Map Book 30 page 82, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Excepting therefrom all oil, gas, minerals and other hydrocarbon substances below a depth of 500 feet without rights of surface entry, as reserved in instrument of record.

Assessor's Parcel Number: 09-3-08-0-007-013.000