Shelby Cnty Judge of Probate, AL 09/03/2010 03:47:41 PM FILED/CERT

Tax Parcel Number: 04-3-08-0-000-004-010

Recording requested by: LSI When recorded return to: **Custom Recording Solutions**

2550 N. Redhill Ave.

Santa Ana, CA. 92705 9366233 800-756-3524 Ext. 5011

This Instrument Prepared by:

Wells Fargo Bank

Lending Solutions - VA 0343 7711 Plantation Road Roanoke, Virginia 24019

{Space Above This Line for Recording Data}

Account Number: XXXX-XXXX-1018-3456

Visit Number

0714291251

SUBORDINATION AGREEMENT

LINE OF CREDIT

Effective Date: JULY 29, 2010

Owner(s): GLENN G. WADDELL

MARY ANN WADDELL

Current Lien Amount \$ 174,200.00

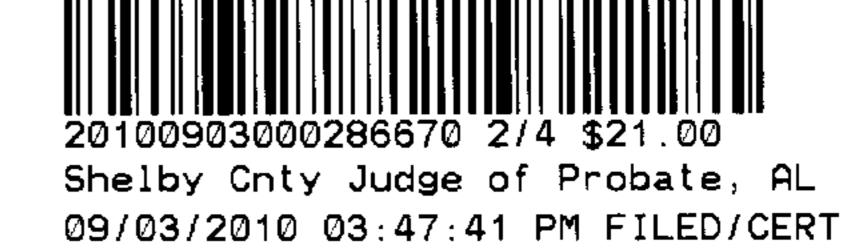
Senior Lender: WACHOVIA CORPORATION, ISAOA

HUS band and wife

Subordinating Lender: Wells Fargo Bank, NA a successor in interest to WACHOVIA BANK, N.A.

If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.

Property Address: 16 LAKE PROVIDENCE LANE, LEEDS, AL 35094



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.

GLENN G. WADDELL AND MARY ANN WADDELL, Husbard and wife

(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 given by the Owner, covering that real property, more particularly described as follows:

	See A	ttached Schedule A			
		Por	rediso Dale:	7/12/2007	
which d	ocument is dated the 20 day	of JUNE, 20	opding 124 le: 007, which was filed	d in Instrument#	
	12000327530 at page N		(or as No. N/A)
	ecords of the Office of the Proba		`		, State of
	a (the"Existing Security Instrume	•		res repayment of a c	•
	te or a line of credit agreement ex				
by a no	to or a fine of create agreement of	deliaca to GLEITIT G.			, 10,40,40
(indissi	dually and collectively "Borrower	") by the Subordinatir	a I ender		
(marvi	inally and concentrely bollower	j by the Suborumann	ig Licitati.		
v	The Senior Lender has agreed to	make a new loan or a	mend an existing loar	in the original prin	ıcipal
X	amount NOT to exceed \$ 233,1		New Loan or Amende		
	New Loan or Amended Loan is	•		2 - -	
		-			
	Instrument") in favor of the Sen Subordination Agreement is VC	11D. Plase Rec	and CONCURA	with with,	the
	Need L Trush is ate	10-10- 8/37/10			
N/A	Deed of Trust. Dated The Senior Lender has an existing	ng loan in the original 1	orincipal amount of \$	N/A	(the
1 4/ 7 1	"Senior Loan") to the Borrower	_			he Property.
	The Senior Loan is secured by a		-	-	recuted by
	Borrower in favor of OPEN-EN			beneficiary and rec	orded on
	N/A		e Probate Judge of th	•	
	SHELBY		na as Instrument No.		
	(the "Senior Security Instrumen	,			nt was
	recorded prior to the Senior Sec	-			
		J			

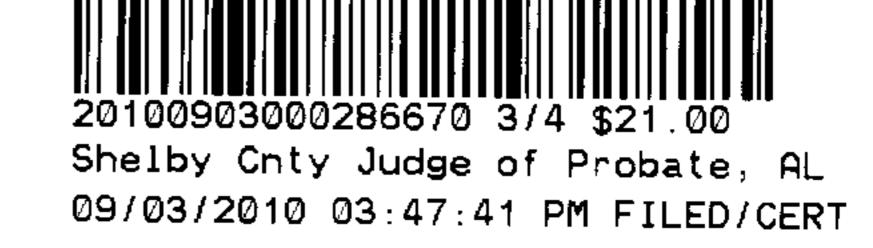
The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

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.

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, N.A.

By Jonadau	7-30-207
(Signature)	Date
Donna Blake	
Assistant Secretary	•
(Printed Name) And Assistant Vice President	
(Title)	general and the second of the
	and the second s
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
	\sim 12
	g Lender named above, on behalf of
said Subordinating Lender pursuant to authority granted by its Board of Directo	rs. S/he is personally known to me or
has produced satisfactory proof of his/her identity.	
What walls Was Mus (Notary Public)	
Embossed Hereon & My Commonwealth of VA	
Notary Public Seal - County of Rosnoke	
My commission expires 07/31/2013 Marcella M. Lowry ID # 7284791	

20100903000286670 4/4 \$21.00 Shelby Cnty Judge of Probate, AL 09/03/2010 03:47:41 PM FILED/CERT

> Order ID: 9366233 Loan No.: 0308597186

EXHIBIT A LEGAL DESCRIPTION

The following described property:

Lot 6, according to the Survey of Lake Providence, as recorded in Map Book 24, Page 73, in the Probate Office of Shelby County, Alabama.

Assessor's Parcel Number: 043080000004010