

Tax Parcel Number: 10-5-22-0-002-022-070


20101208000411340 1/6 \$27.00
Shelby Cnty Judge of Probate, AL
12/08/2010 12:04:25 PM FILED/CERT

Recording Requested By/Return To:

Wells Fargo Bank
Attention: CPS3 - VA0343
P. O. Box 50010
Roanoke, Virginia 24022

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-1019-8884 Visit Number 0722895788

SUBORDINATION AGREEMENT

INDEX AS A MODIFICATION OF Line of Credit Mortgage

Effective Date: 11/17/2010

Owner(s): REBECCA L WILSON

Current Line of Credit Recorded Commitment \$ 71,000.00 being reduced to \$ 52,000.00

Senior Lender: WELLS FARGO BANK, N.A., ISAOA, ATIMA

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 line of credit agreement owned by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan owned by the Wells Fargo Home Mortgage Group.

Property Address: 924 COPENA DR, PELHAM, AL 35124

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.

REBECCA L WILSON

(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 Attached Schedule A

which document is dated the 28 day of AUGUST, 2007, which was filed in Instrument# 20070919000438870 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 REBECCA L WILSON

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

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$ 164,000.00 (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.

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. Agreement to Change Credit Limit

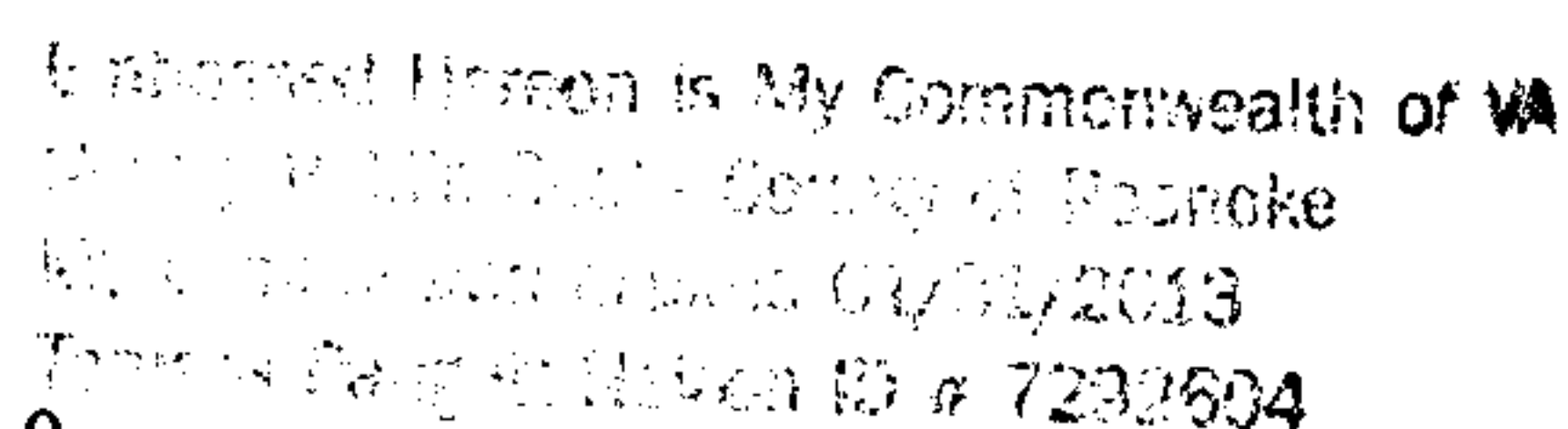
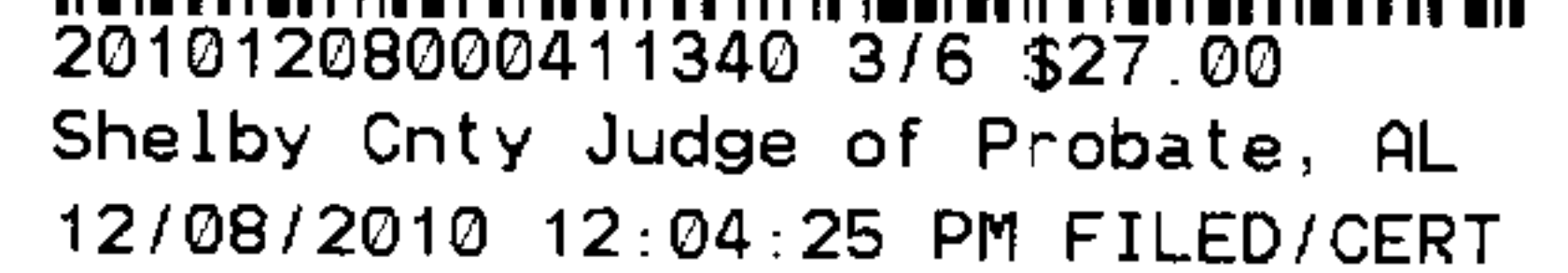
Change in Line of Credit Agreement

The Subordinating Lender's agreement to subordinate is conditioned on the reduction in the Borrower's revolving Line of Credit from \$ 71,000.00 to \$ 52,000.00.

By signing this Agreement below, the Borrower agrees to this change.

Change in Security Interest

The lien evidenced by the Existing Security Instrument is hereby reduced from \$ 71,000.00 to \$ 52,000.00.





20101208000411340 4/6 \$27.00
Shelby Cnty Judge of Probate, AL
12/08/2010 12:04:25 PM FILED/CERT

BORROWER/OWNER:

Rebecca Wilson

(Signature)

(Date)

11/29/10

REBECCA L WILSON
(Printed Name)

(Signature)

(Date)

(Printed Name)

(Signature)

(Date)

(Printed Name)

(Signature)

(Date)

(Printed Name)

(Signature)

(Date)

(Printed Name)

(Signature)

(Date)

(Printed Name)

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(Date)

(Printed Name)

(Signature)

(Date)

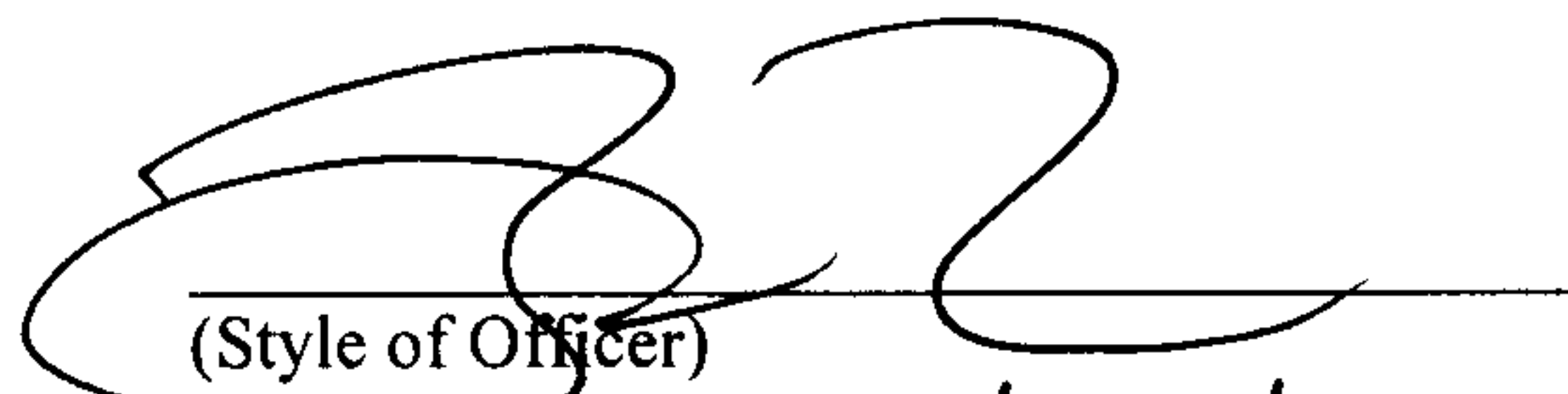
(Printed Name)

20101208000411340 5/6 \$27.00
Shelby Cnty Judge of Probate, AL
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**For An Individual Acting in His/Her Own Right:
ACKNOWLEDGEMENT FOR INDIVIDUAL**

The State of Alabama }
Jefferson County }

I, Bon M. Turner, hereby certify that Rebecca L.
Wilso whose name is signed to the foregoing conveyance, and who is known to me,
acknowledged before me on this day that, being informed of the contents of the conveyance, he/she executed the
same voluntarily on the day the same bears date. Given under my hand this 29 day of
November, 2010.


(Style of Officer)
04/23/12

20101208000411340 6/6 \$27.00
Shelby Cnty Judge of Probate, AL
12/08/2010 12:04:25 PM FILED/CERT

20070919000438870 14/14 \$156.50
Shelby Cnty Judge of Probate, AL
09/19/2007 09:42:08AM FILED/CERT

H242FZN6

SCHEDULE A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY,
ALABAMA, TO WIT:

LOT 11, BLOCK 3, ACCORDING TO THE SURVEY OF INDIAN WOODS FOREST
4TH SECTOR, AS RECORDED IN MAP BOOK 14 PAGE 112, IN THE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 924 COPENA DR

PARCEL: 10-5-22-0-002-022-070