

Tax Parcel Number: N/A

Recording requested by: LSI

When recorded return to :

Custom Recording Solutions

2550 N. Redhill Ave. 10387127

Santa Ana, CA. 92705

800-756-3524 Ext. 5011

This Instrument Prepared by:

Wells Fargo

P.O. Box 4149 MAC P6051-019

Portland, OR 97208-4149

1-800-945-3056

{Space Above This Line for Recording Data}

Account Number: XXX-XXX-XXX7561-0001

Reference Number: A0106172006163770020

**SUBORDINATION AGREEMENT FOR
MORTGAGE**

Effective Date: 11/8/2010

Owner(s): JOLEE R OWENS

ROBERT E OWENS, JR

Current Lien Amount: \$29,197.00.

Senior Lender: Wells Fargo Bank, N. A.

Subordinating Lender: Wells Fargo 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: 5006 BRIDLEWOOD PARC LN, HELENA, AL 35080

SUBORDINATION ONLY_AL
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Page 1 of 3

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.

ROBERT E. OWENS AND JOLEE R. OWENS HUSBAND AND WIFE. *ROBERT E. OWENS AND ROBERT E. OWENS, JR ARE ONE AND THE SAME PERSON (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 Mortgage (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Exhibit A

RECORDED 6-27-2006
which document is dated the 21st day of June, 2006, which was filed in Document ID# 20060627000307560 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 secures repayment of a debt evidenced by a note or a line of credit agreement extended to JOLEE R OWENS and ROBERT E OWENS, JR (individually and collectively "Borrower") by the Subordinating Lender.

Record Concurrently with Mortgage Dated 12/31/2010
The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$148,249.00 (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. 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, N.A.

By

(Signature)

11/8/2010

Date

Barbara Edwards

(Printed Name)

Work Director

(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon)

)ss.

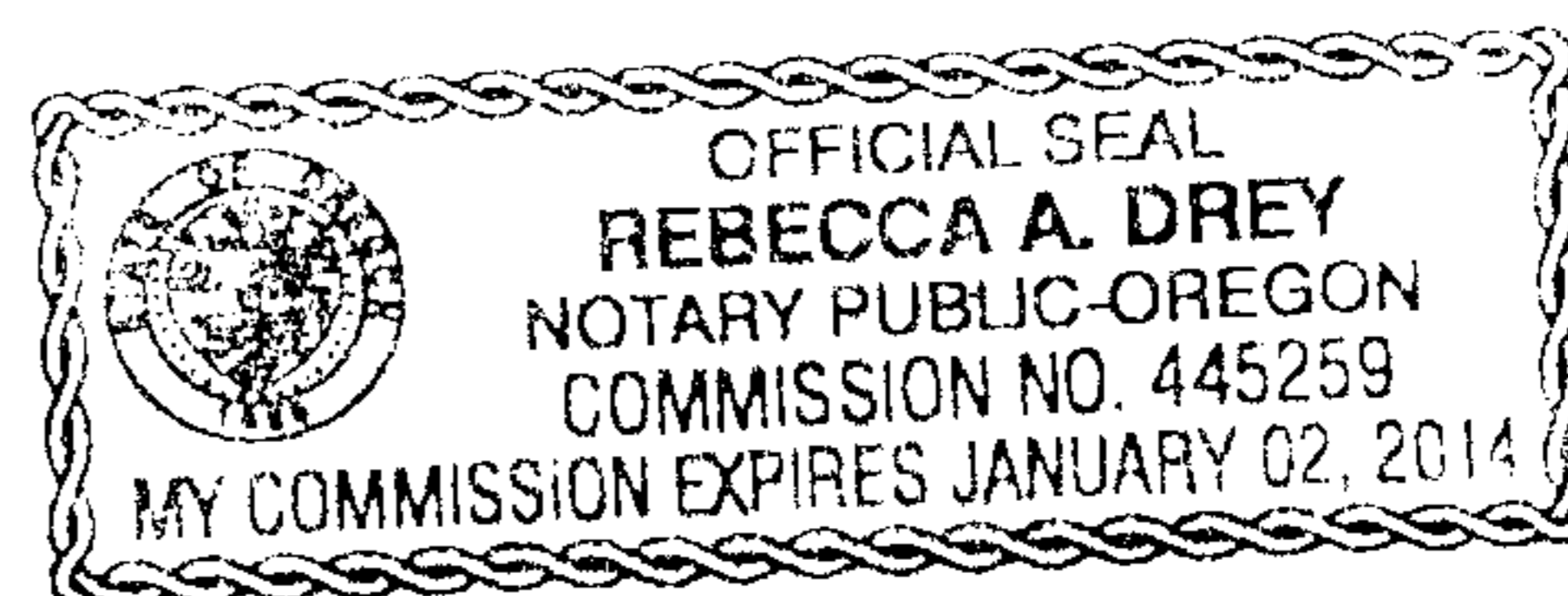
COUNTY OF Washington)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 8 day of Nov, 2010, by Barbara Edwards, as Work Director of Wells Fargo Bank, N.A., the Subordinating Lender, 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.

Rebecca A Drey

(Notary Public)

Rebecca A Drey



20110107000007550 4/4 \$21.00
Shelby Cnty Judge of Probate, AL
01/07/2011 08:34:25 AM FILED/CERT

Order ID: 10387127

Loan No.: 0315543132

EXHIBIT A
LEGAL DESCRIPTION

The following described property:

Lot 67 according to the Survey of Bridlewood Parc, Sector Three as recorded in Map Book 20, Page 41, Shelby County, Alabama Records.

Assessor's Parcel Number: 135224001001182