20110204000041290 1/4 \$21.00

Shelby Cnty Judge of Probate, AL 02/04/2011 03:02:53 PM FILED/CERT

Tax Parcel Number: 14-8-28-3-003-004.000

Recording requested by: LSI
When recorded return to:
Custom Recording Solutions
5 Peters Canyon Road
Irvine, CA 92606
800-756-3524 Ext. 5011

This Instrument Prepared by: Charistophe, While Wells Fargo Bank
Lending Solutions - VA 0343
7711 Plantation Road
Roanoke, Virgina 24019

# SUBORDINATION AGREEMENT FOR LINE OF CREDIT

Effective Date: 12/21/2010

Owner(s): MIKE C ABELL

Current Lien Amount \$ 168,000.00

Senior Lender: Wells Fargo Bank, N.A.

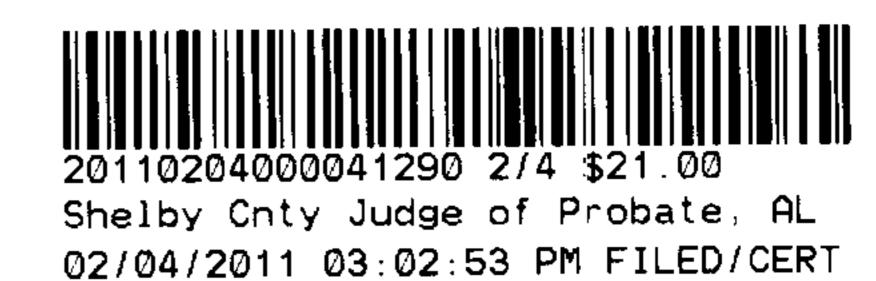
Subordinating Lender: Wells Fargo Bank, N.A. as a successor in interest to Wachovia Bank, N.A.

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: 841 BALLANTRAE PKWY, PELHAM, AL 35124

SUBORDINATION ONLY/PC\_AL V1.0

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.

MIKE C ABELL

(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 (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

#### See Attached Schedule A

20070712000327 of the Records of t	the Office of the Pro		or ounty of SHE	nich was filed in In as No. N/A LBY t evidenced by a no		) , State of credit agreement
extended to MIKE (individually and	CABELL  (e) 3/ collectively "Borron	/2/07 wer") by the Subord	linating Lende	r.		
amount Now Load Instrument Subording At Pl  The Senior L The Senior L The Senior Borrower N/A N/A (the "Sen	n or Amended Loan at") in favor of the Station Agreement is to Lender has an existence of the Borrow or Loan is secured by in favor of N/A	is secured by a first senior Lender. If the VOID.  Sting loan in the originary which was intended by a N/A  of the Records , State of A sent"). Through an i	the "New Load lien mortgage New Loan or lien mortgage New Loan or lien principal ded to be seculo of the Probate labama as Institute as Institute of the Probate labama as Institute of the Pro	n or Amended Loade on the Property (to Amended Loan example of \$ N/A amount of \$ N/A ared by a first lien relation of \$ 100 to \$	n"), provided the "New Secur sceeds this amo of 31/31/216 nortgage on the execution execution and reconstruction and reconstruction of	hat the ity unt, the the Property. cuted by rded on

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.

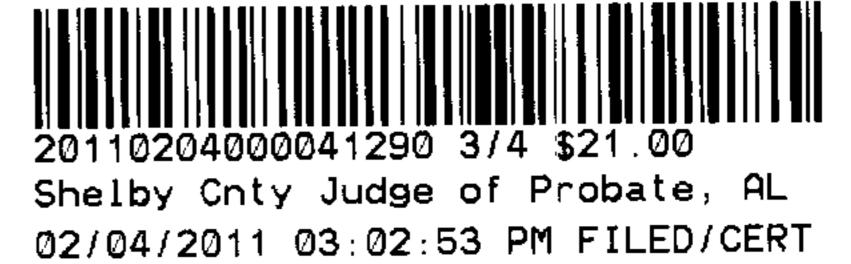
NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

## 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

SUBORDINATION ONLY/PC\_AL V1.0



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. as a successor in interest to Wachovia Bank, N.A.

By	12.21.10
(Signature)	Date
Christopher L Wheeler	
(Printed Name)	
Officer	
(Title)	

#### FOR NOTARIZATION OF LENDER PERSONNEL

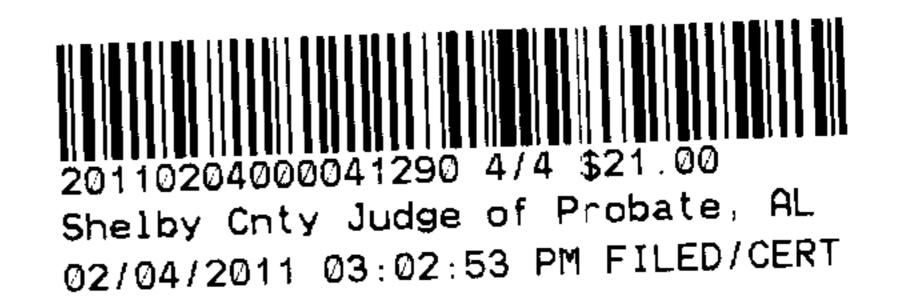
STATE Of Virginia COUNTY OF Roanoke

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 21 day of Dec, 2010, by Christopher L. Wheeler, as

of Wells Fargo Bank, N.A., 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.

Notary Public Seal - City of Roanoke My commission expires 12/31/2011 Susan F. Woods ID # 7134638



Order ID: 10666658 Loan No.: 0317702579

# EXHIBIT A LEGAL DESCRIPTION

The following described property:

Lot 210, according to the Final Plat of Lochinvar at Ballantrae, as recorded in Map Book 32, Page 10 A, B and C, in the Probate Office of Shelby County, Alabama.

Assessor's Parcel Number: 148283003004000