

Mortgage Subordination Agreement

Account No. 6734

This Agreement is made this 20 day of May, 2011, by and between US Bank National Association ND ("Bank") and WELLS FARGO BANK N.A. ("Refinancer").

Bank is the mortgagee under a mortgage (the "Junior Mortgage") dated 12, November, 2008, granted by ABIGAIL M ALCANTARA AND AGUSTIN ALCANTARA WIFE AND HUSBAND ("Borrower"), and recorded in the office of the County Recorder, SHELBY County, Alabama, on 05, December, 2008, as Book NA Page NA Document No. 20081205000457890, encumbering the real property described therein (collectively, the "Property"). Refinancer is the mortgagee under a mortgage (the "Senior Mortgage") dated 6-7-, 2011, granted by the Borrower, and recorded in the same office on 6-17-11, 2011, as 20110617000179310, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Mortgage, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Mortgage on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Mortgage on the Property, to the full extent of all sums from time to time secured by the Senior Mortgage; provided, however, that the total indebtedness secured by the Senior Mortgage does not exceed \$167,382.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Mortgage, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record to the lien of Senior Mortgage.

Legal Description: SEE ATTACHED

Property Address: 121 NARROWS PEAK CIR, BIRMINGHAM, ALABAMA 35242

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

US Bank National Association ND

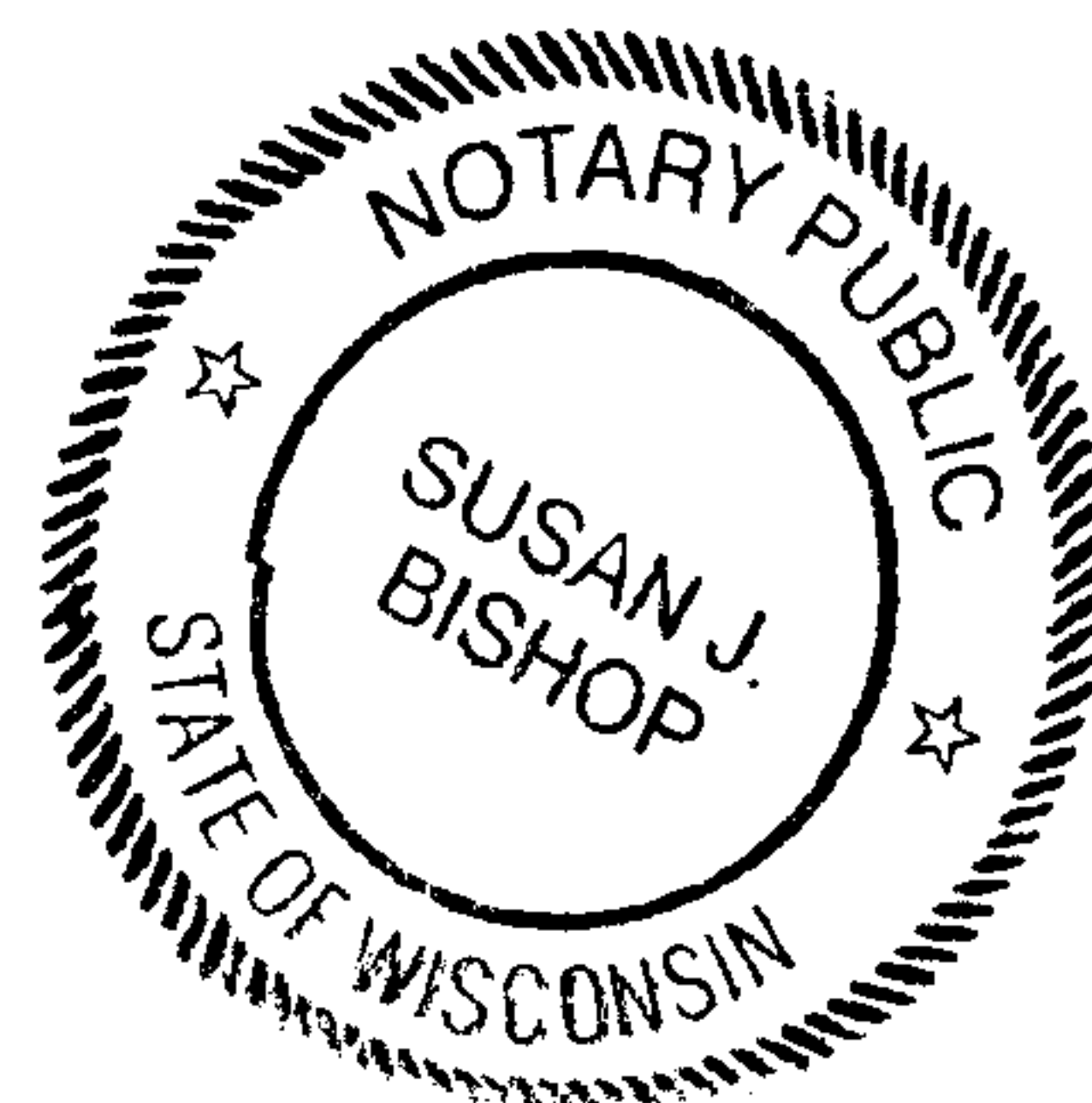
Ann K. Gurno
By: Ann K Gurno
Title: Assistant Vice President

STATE OF Wisconsin
COUNTY OF Winnebago

The foregoing instrument was acknowledged before me this 20 day of May, 2011, by (name) Ann K Gurno, the (title) Assistant Vice President, of US Bank National Association ND, a national banking association, on behalf of the association.

Susan J. Bishop
Susan J. Bishop, Notary Public
My Commission Expires: 1/22/2012

Jason Wesoowski
Prepared by: JASON WESOLOWSKI



20110617000179320 2/2 \$16.00
Shelby Cnty Judge of Probate, AL
06/17/2011 02:09:46 PM FILED/CERT

Exhibit "A"

The land referred to in this policy is situated in the **STATE OF ALABAMA, COUNTY OF SHELBY, CITY OF BIRMINGHAM**, and described as follows:

SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA: LOT 68, ACCORDING TO THE AMENDED FINAL RECORD PLAT OF NARROWS PEAK SECTOR, AS RECORDED IN MAP BOOK 31 PAGE 125 A AND B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO ABIGAIL J. MAGNOLIA FROM THE NARROWS II, INC. BY DEED DATED 04/21/04 AND RECORDED 05/05/04 IN BOOK 2004, PAGE 23736 IN THE LAND RECORDS OF SHELBY COUNTY, KENTUCKY. PERMANENT PARCEL NUMBER: 09 4 20 2 007 068 000 FIRST AMERICAN ORDER NO: 39141516

APN # 09 4 20 2 007 068 000