

#### SUBORDINATION AGREEMENT

Borrower: RONALD T. RASP AND STEPHANIE L. RASP, HUSBAND AND WIFE
Property Address: 561 NAVAJO TRAIL, ALABASTER, ALABAMA 35007
This Subordination Agreement dated $\frac{6/28}{11}$ , is between COMPASS BANK, (Junior Lender),
And, WELLS FARGO BANK, N.A.(New Senior Lender).
RECITALS
COMPASS BANK, (Junior Lender), owns and holds a promissory note in the amount of \$20,000.00
Dated 3/19/2004, and recorded in bookN/A, pageN/A
Instrument Number 20040405000-171770 on 45/2004 (date), in SHELBY (County),
ALABAMA (State).
**MODIFICATION IN DOC NO 20050705000-332380 RECORDED 7/5/2005 TO INCREASE AMOUNT TO \$40,000.000**
**MODIFICATION DATED 6/29/2007 INCREASE AMOUNT TO \$65,000.00 IN DOC NO
20070823000397860 RECORDED ON 8/23/2007** Borrowers are current owners of the Property, and wish to replace their current first position mortgage loan
on the Property with a new first position mortgage loan secured by the Property from New Senior Lender in
the new principal sum of \$84,600.00 Dated: 7/16/11. This will be the New
Senior Security Instrument.
1. Subordination of Junior Lender's Interest.  Junior Lender agrees that its security interest and all of Junior Lender's rights thereunder shall at all times be inferior and subordinate to the Senior Lender's new security instrument and Senior Lender's rights in the Property, including any extensions, renewals, or modifications up to a maximum amount of \$84,600.00, plus interest. Junior Lender consents without possibility of revocation, and accepts all provisions, terms

# and conditions of the New Senior Lender's Security Instrument.

2. No Subordination to Additional Matters

Junior Lender is subordinating its lien/security interest to the Senior Lender's security Instrument only, and not to other or future liens or security interests in the Property. Junior Lender has no obligation to consent to future requests for subordination of its lien-security interest.

# 3. No Waiver of Notice

Upon the execution of the subordination of Junior Lender's security instrument to the new Senior Lender, the Junior Lender waives no rights it may have, if any, under the laws of the State in which the Property is located, or any Federal rights to which the Junior Lender may be entitled.

# 4. Assignment

This agreement shall be binding upon and inure to the benefit of the Junior Lender and Senior Lender, and their respective successors, assigns, trustees, receivers, administrators, personal representatives, legatees, and devisees.

#### 5. Governing (Applicable) Law

This agreement shall be governed by the laws of the State in which the Property is located.

#### 6. Reliance

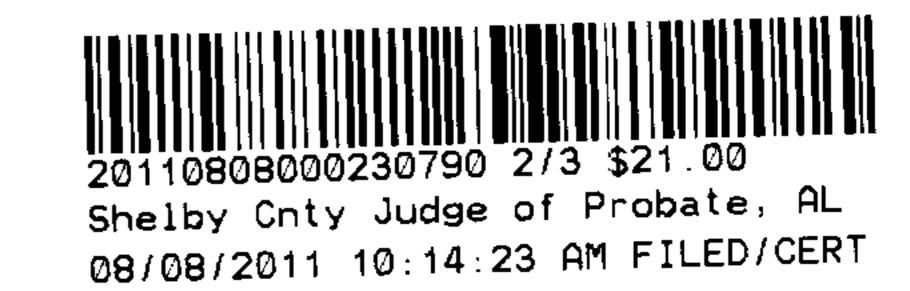
This Agreement can be relied upon by all persons having an interest in the Property or the New Security Instrument.

### 7. Notice

Any notice or other communication to be provided under this agreement shall be in writing and sent to the parties at the address described in this Agreement, or such other address as the parties may designate in writing from time to time.

### 8. Entire Agreement (Integration)

This Agreement and any related documents represent the complete and integrated understanding between Junior Lender and New Senior Lender pertaining to the terms and conditions of this Agreement. Any



waiver, modification, or novation of this agreement must be in writing, executed by New Senior Lender, (or its successors or assigns), or Junior Lender, (its successors or assigns) and, if this Agreement was recorded in the real estate records of the government entity in which the Property is located, recorded in such real estate records, to be enforceable.

#### 9. Waiver of Jury Trial

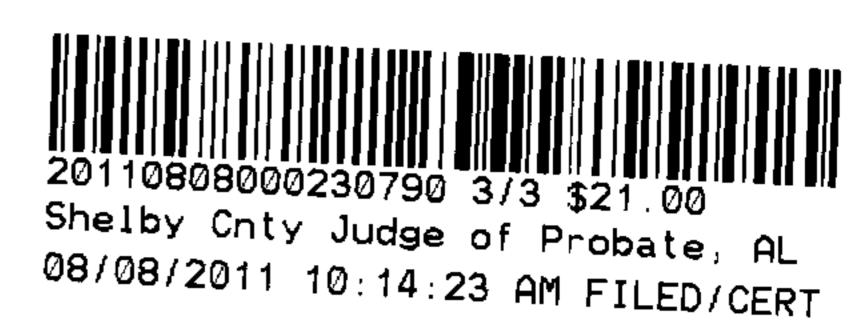
Junior Lender and the New Senior Lender hereby waive any right to trial by Jury in any action arising out of, or based upon this Agreement.

#### 10. Acceptance

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	Nkechi Logan	
(Seal)	Notary Public  My commission expires:	
I, Nkechi Logan a Notary Public in and for sa that Christie Johnson whose name as Assistant Vice Prothe foregoing instrument and who is known to me, ack informed of the contents of said instrument, he, as such voluntarily for and as the act of said corporation, acting aforesaid. Given under my hand this the	resident of Compass Bank, a corporation is signed to mowledged before me on this day, that being h officer, and with full authority, executed the same	
Jefferson County		
The State of _Alabama		
Title:		
New Senior Lender:		
Junior Lender: My Strict On My		

My commission expires:\_



# Exhibit "A" Legal Description

ALL THAT PARCEL OF LAND IN CITY OF ALABASTER, SHELBY COUNTY, STATE OF ALABAMA, BEING KNOWN AS FOLLOWS:

LOT 6 ACCORDING TO THE SURVEY OF NAVAJO ESTATES AS RECORDED IN MAP BOOK 21 PAGE 140 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA.

BY FEE SIMPLE DEED FROM ALBERT L. SCOTT, JR AND PATRICIA J. SCOTT AND ROBERT W. SCOTT AND MARGARET S. JONES AND MARGARET S. JONES AND CAROLINE S. WALTERS AND CHARLES F. JONES AND WILLIAM G. SCOTT, UNMARRIED AND CAROLINE S. WALTERS AND J B. WALTERS, III AND ELIZABETH B. SCOTT AND ALBERT L. SCOTT, JR AND WILLIAM G. SCOTT AND ROBERT W SCOTT TO RONALD T. RASP AND STEPHANIE L. RASP, HUSBAND AND WIFE AS SET FORTH IN INST # 1997-40830 DATED 12/09/1997 AND RECORDED 12/16/1997, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

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Tax ID: 13-8-34-4-003-006.000