

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 30th day of January, 2012, by OneMain Financial, ("Subordinator"), and Wells Fargo Bank N.A. ("Lender").

RECITALS:

- A. Sherene A. Carpenter of 517 Village Park Lane, Alabaster, AL 35007, in Shelby County, Alabama, has applied to Lender for a loan to be made to Borrower and to be evidenced by a promissory note secured by a mortgage covering certain real property.
- B. The real property offered by Borrower as security to Lender is currently subject to the prior lien of the mortgage described below.
- C. Lender will make such loan to Borrower only on the condition precedent that such mortgage be subordinated to the lien of the mortgage described below to be given by Borrower to Lender.

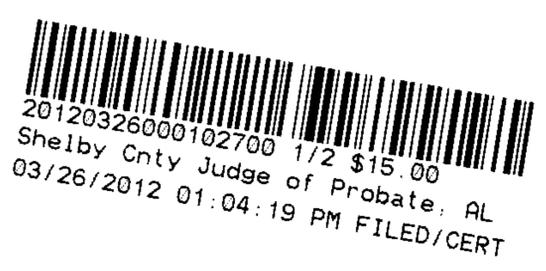
In consideration of the matters described above, and of the mutual benefits and obligations set forth in this agreement, the parties agree as follows:

SUBORDINATION OF EXISTING MORTGAGE

The mortgage to be subordinated covers real property described as: 517 Village Park Lane, Alabaster, AL 35007 further described as:

Lot 26, according to the Survey of Final Plat Park Forest Village, as recorded in Map Book 31, Page 51, in the Probate Office of Shelby County, Alabama.

and made on the 24TH day of April, 2006 between Sherene A. Carpenter and Citifinancial Corporation, LLC, in the amount of \$15,664.68 and filed or recorded on April 26th, 2006 in instrument number 20060426000195040, of the records of the County of Shelby, State of Alabama, shall be and the same is now subordinated and made subject and subsequent to the lien of that certain mortgage covering the real property referenced above, dated 2-16 2012, between Sherene A. Carpenter and Wells Fargo Bank N.A., with a maximum loan amount of \$120,000 and filed or recorded on the ___ day of _____, 2012, in instrument number 2012 0326000102690, of the records of the County of Shelby, State of Alabama .

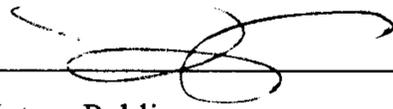


OneMain Financial LLC
OneMain Financial
By: Barbara Plexico
Its: Manager

STATE OF Alabama
COUNTY OF Shelby

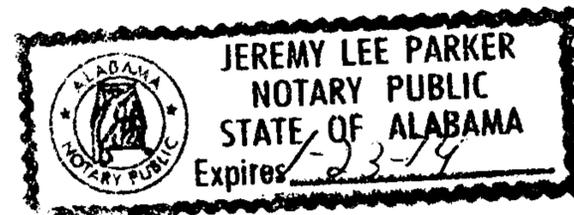
I, the undersigned a Notary Public in and for said County, in said State, hereby certify that Barbara Plexico whose name as manager of one main fina limited liability is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed

of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said llc. Given under my hand and official seal, this the 30th day of January, 2012.



Notary Public

My Commission Expires:



Prepared by: Parker Law Firm, LLC (Jeremy L. Parker)
1560 Montgomery Hwy, Suite 205
Birmingham, Alabama 35216


20120326000102700 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
03/26/2012 01:04:19 PM FILED/CERT