

20120328000106430 1/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
03/28/2012 02:17:17 PM FILED/CERT

Tax Parcel Number: 10-1-12-0-001-001-095

**Recording Requested By/Return To:**

Wells Fargo Bank  
Doc. Mgmt - MAC R4058-030  
P.O. Box 50010  
Roanoke, VA 24022

**This Document Prepared By:**

Barbara Edwards, Work Director  
Wells Fargo  
MAC P6051-019  
P.O. Box 4149  
Portland, OR 97208-4149  
1-800-945-3056

*Return to:*  
Ene Radonyi / AEG  
73700 Lear Industrial Pkwy  
Avon, Ohio 44011  
440-716-1820

*691668 (BBT)* {Space Above This Line for Recording Data}  
Account Number: XXX-XXX-XXX0516-1998

Reference Number: 4386540210176005

**SUBORDINATION AGREEMENT FOR  
HOME EQUITY LINE OF CREDIT MORTGAGE**

Effective Date: 3/8/2012

Owner(s): MARK H WOOLNOUGH  
LEE A WOOLNOUGH

Current Lien Amount: \$50,000.00.

Senior Lender: Branch Banking And Trust Company

Subordinating Lender: Wells Fargo Bank, N.A. A Successor In Interest To Wachovia Bank, National Association

*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: 5133 STRATFORD ROAD, BIRMINGHAM, AL 35242

**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.

MARK H WOOLNOUGH, LEE A WOOLNOUGH, MARRIED (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 Home Equity Line Of Credit Mortgage (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 31st day of May, 2007, which was filed in Document ID# 20070621000291940 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 MARK H WOOLNOUGH and LEE A WOOLNOUGH (individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$150,013.32 (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.



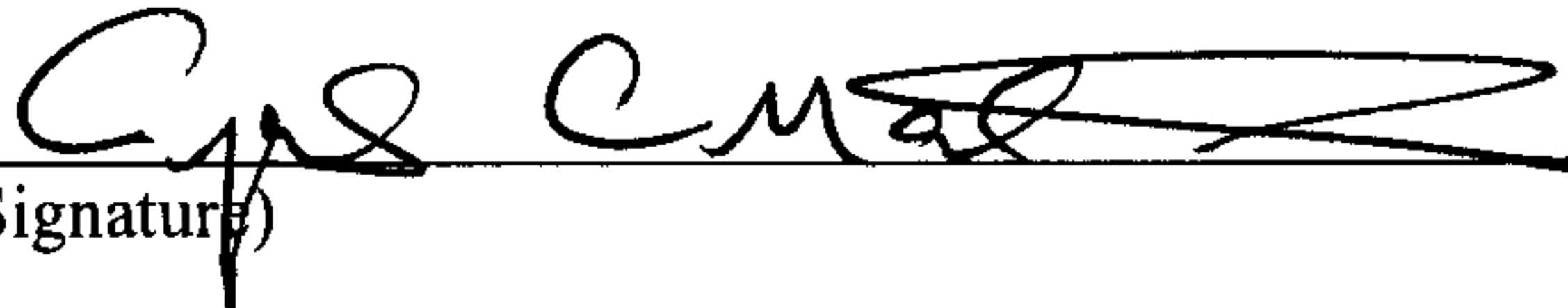
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### C. Signatures and Acknowledgements

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)

3/8/12  
Date

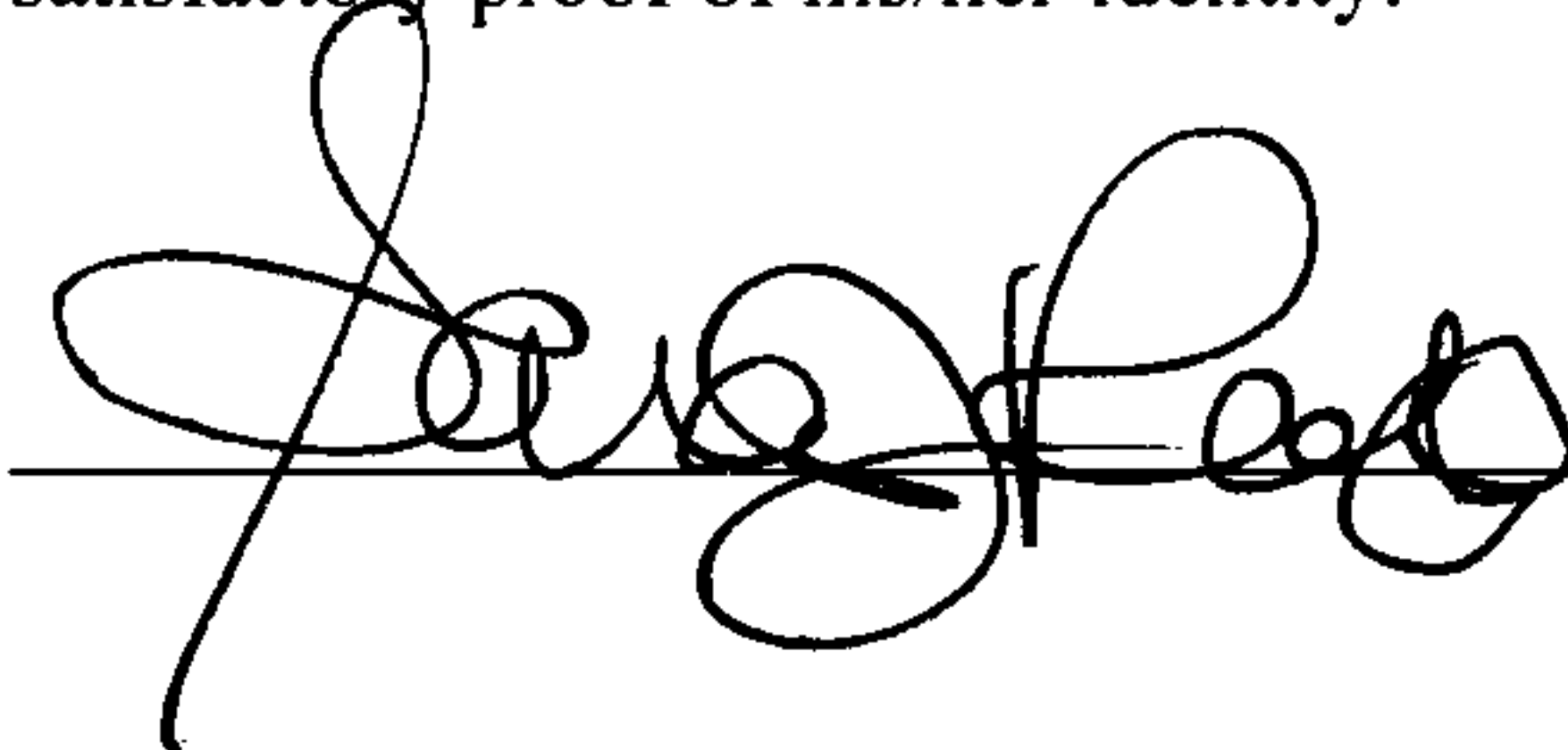
Crystal C. Mauldin  
(Printed Name)

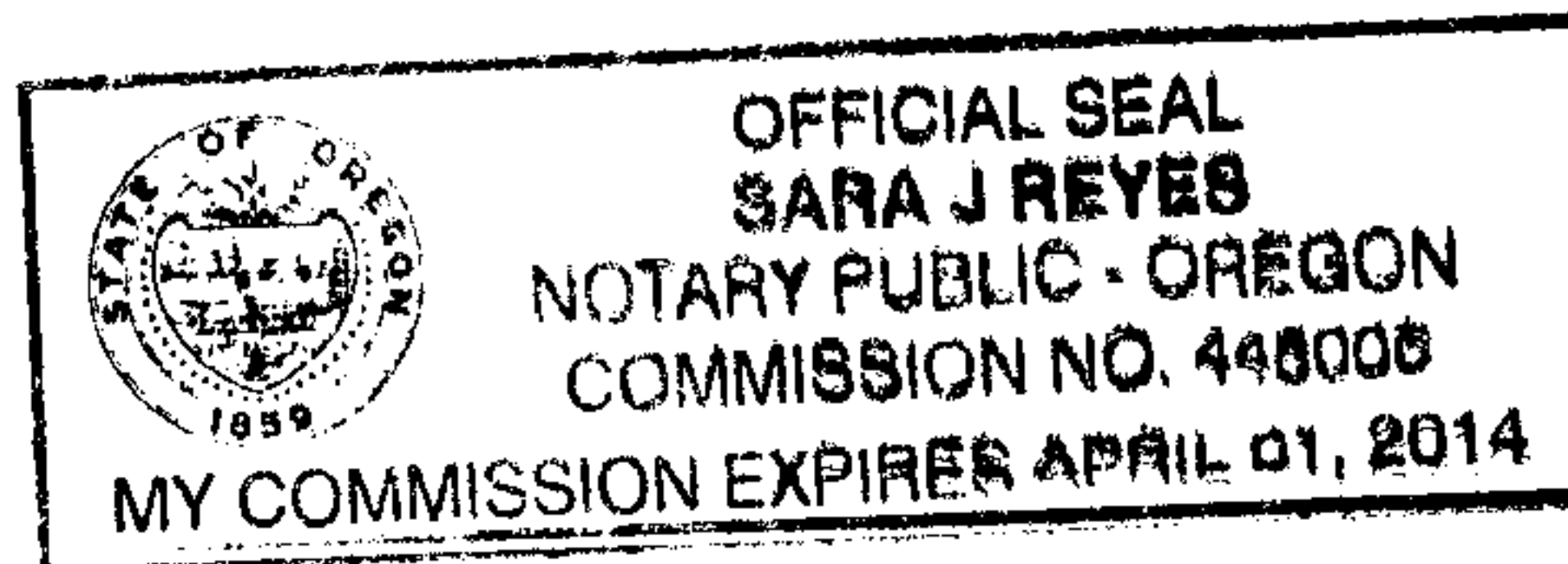
Customer Service Supervisor  
(Title)

#### 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 mar 2012, by Crystal C. Mauldin, as Customer Service Supervisor 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.

 (Notary Public)





**EXHIBIT "A"**

  
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**File # ALTO000032**

**The following described real estate, situated in the State of Alabama, County of Shelby, to-wit:**

**Lot 4, according to the Survey of Meadow Brook 13th Sector, as recorded in Map Book 9, Page 34, in the Probate Office of Shelby County, Alabama.**

**This being the same property conveyed to Mark H. Woolnough and Lee A. Woolnough, dated January 20, 1999 and recorded in Instrument No.1999-03506, in the SHELBY County Records Office.**