

Tax Parcel Number: 117350001012067

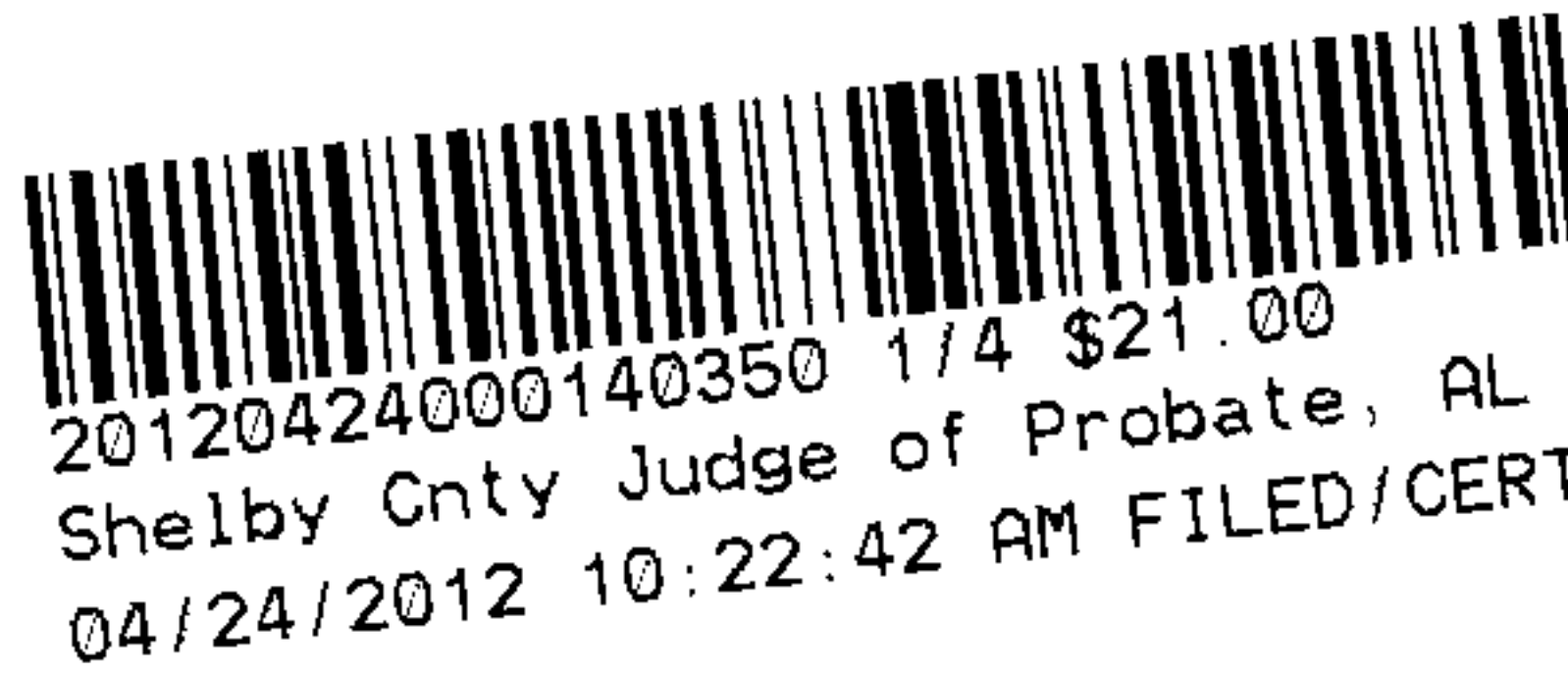
**Recording Requested By/Return To:**

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

106614977



---

{Space Above This Line for Recording Data}

Account Number: XXX-XXX-XXX6193-1998

Reference Number: 4386540210221678

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

Effective Date: 3/5/2012

Owner(s): KATHY A BOSWELL  
ALEXANDER M BOSWELL, JR

Current Lien Amount: \$90,000.00.

Senior Lender: JP Morgan Chase Bank, N.A.

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: 914 SYCAMORE DIRVE, BIRMINGHAM, AL 35244

**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.

ALEXANDER M BOSWELL JR & KATHY A BOSWELL; HUSBAND AND WIFE (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 4th day of January, 2008, which was filed in Document ID# 20080122000027510 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 ALEXANDER M BOSWELL and KATHY A BOSWELL (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 \$232,127.00 (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**

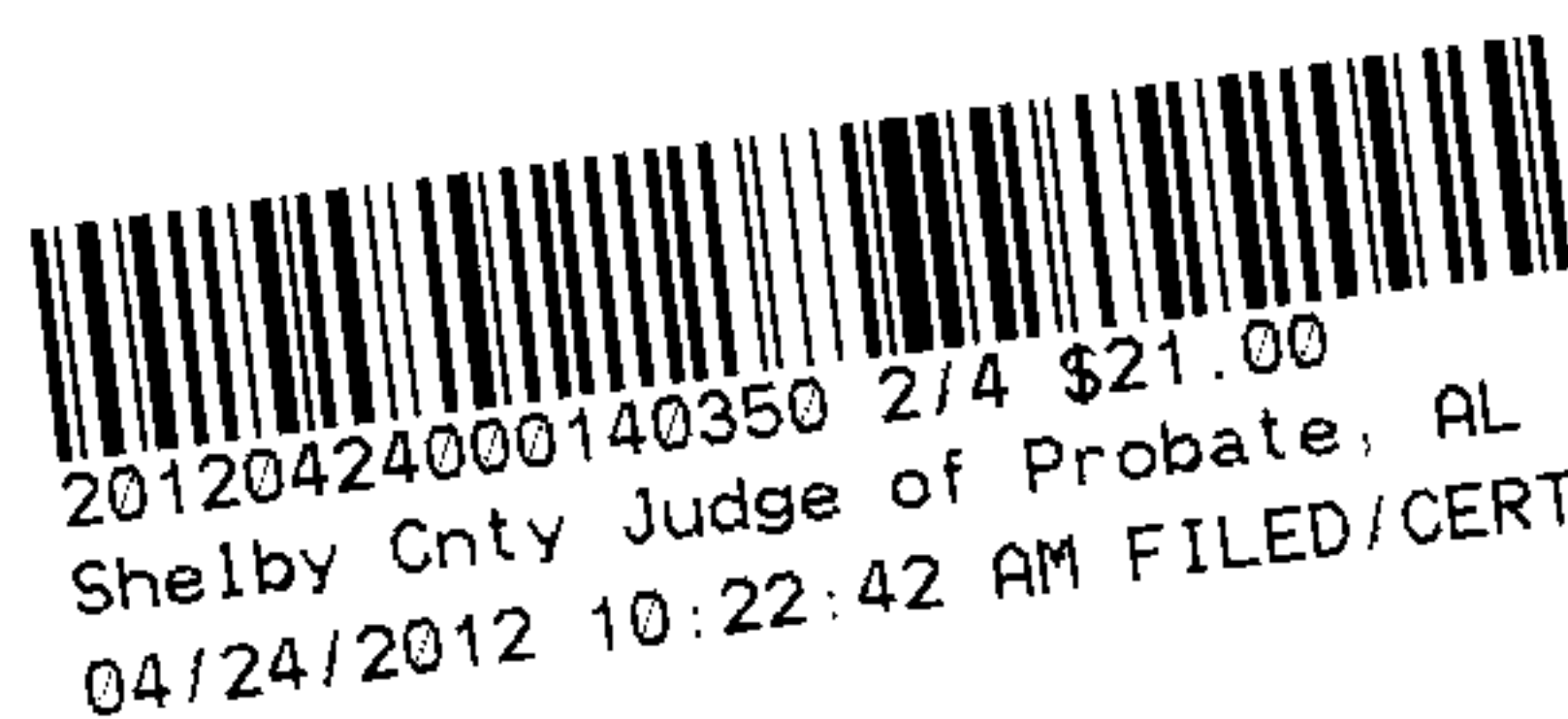
Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured 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.



**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)

MAR 06 2012

Date

Christopher L. Wheeler  
(Printed Name)

Officer  
(Title)

**FOR NOTARIZATION OF LENDER PERSONNEL**

STATE OF Virginia

)

)ss.

COUNTY OF Roanoke

)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 6 day of March, 2012, by Christopher L. Wheeler, as Officer 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.

Susan F Woods

(Notary Public)

SUSAN F. WOODS  
NOTARY PUBLIC 7134638  
COMMONWEALTH OF VIRGINIA  
MY COMMISSION EXPIRES 12/31/2015

20120424000140350 3/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
04/24/2012 10:22:42 AM FILED/CERT



**Exhibit "A"**  
**Legal Description**

The land referred to herein below is situated in the county of SHELBY, State of AL and is described as follows:

ALL THAT PARCEL OF LAND IN CITY OF HOOVER, SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED INST # 1999-20127, ID# 11-7-35-0-001-012.067, BEING KNOWN AND DESIGNATED AS LOT 2906, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB, 29TH ADDITION, AS RECORDED IN MAP BOOK 18, PAGE 123, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

BY FEE SIMPLE DEED FROM C. DANIEL RHODES, MARRIED AS SET FORTH IN INST # 1999-20127 DATED 05/04/1999 AND RECORDED 05/13/1999, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

MORE COMMONLY KNOWN AS: 914 SYCAMORE DRIVE, HOOVER, AL 35244

Tax/Parcel ID: 11-7-35-0-001-012.067

