

Tax Parcel Number: 232040002010000

Recording requested by: LSI

When recorded return to :

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5 Peters Canyon Road Suite 200

Irvine, CA 92606 14476611

800-756-3524 Ext. 5011 VA BB

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


20120820000309310 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
08/20/2012 02:38:29 PM FILED/CERT

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Account Number: XXX-XXX-XXX3603-0001

Reference Number: 4386540240278128

**SUBORDINATION AGREEMENT FOR
MORTGAGE**

Effective Date: 7/31/2012

Owner(s): GARY A MORROW
KECIA M MORROW

Current Lien Amount: \$20,000.00.

Senior Lender: Citibank, NA

Subordinating Lender: Wells Fargo Bank, N.A. A SUCCESSOR IN INTEREST TO SUNTRUST BANK

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: 527 CEDAR GROVE CIRC, MAYLENE, AL 35114

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.

GARY A. MORROW AND KECIA M MORROW; 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 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 22nd day of June, 2004, which was filed in Instrument # 20040907000496860 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 GARY A MORROW (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 \$126,041.00 (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.


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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]
(Signature)

JUL 31 2012
Date

Barbara A. Edwards
(Printed Name)

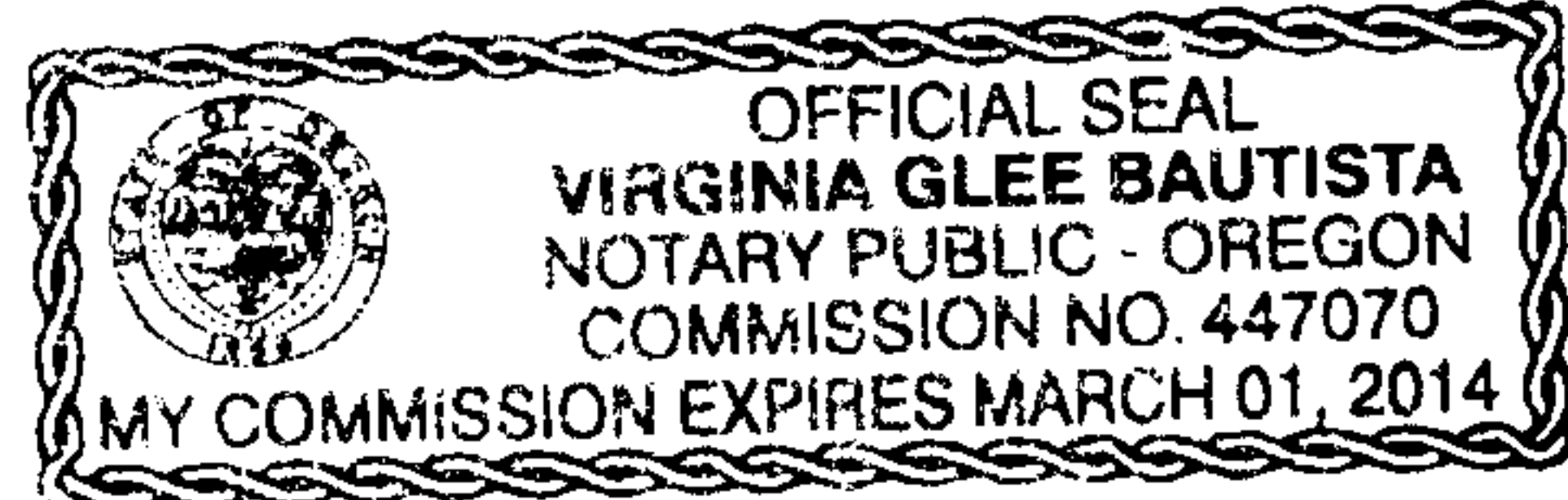
Work Director
(Title)

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 31 day of July, 2012, by Barbara A. Edwards, as Work Director 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.

Virginia Glee Bautista (Notary Public)
Virginia Glee Bautista





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Order ID: 14476611

Loan No.: 001123143923

EXHIBIT A
LEGAL DESCRIPTION

The following described property:

Lot 32, according to the Survey of Cedar Grove at Sterling Gate, Sector 1, Phase 1, as recorded in Map Book 22, Page 92, in the Probate Office of Shelby County, Alabama.

Assessor's Parcel Number: 232040002010000