


Tax Parcel Number: 102030001058001

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This Document Prepared By:
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20121108000429720 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
11/08/2012 09:51:58 AM FILED/CERT

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Account Number: XXX-XXX-XXX2139-0001

Reference Number: 4386540240084419

**SUBORDINATION AGREEMENT FOR
MORTGAGE**

Effective Date: 9/22/2012

Owner(s): CRAIG T WILLIAMS
ANN M WILLIAMS

Current Lien Amount: \$100,000.00.

Senior Lender: Jpmorgan Chase Bank, N.a.

Subordinating Lender: Wells Fargo Bank, N.A. A SUCCESSOR IN INTEREST TO SOUTHTRUST 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: 4832 BRIDGEWATER RD, BIRMINGHAM, AL 35243

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.

CRAIG T WILLIAMS AND ANN M WILLIAMS; 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 2nd day of August, 1999, which was filed in Document ID# 2000-09047 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 CRAIG T WILLIAMS and ANN M WILLIAMS (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 \$71,857.00 (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)

Jodi Sanborn

(Printed Name)

Assistant Vice President

(Title)

SEP 24 2012

Date

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon

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)ss.

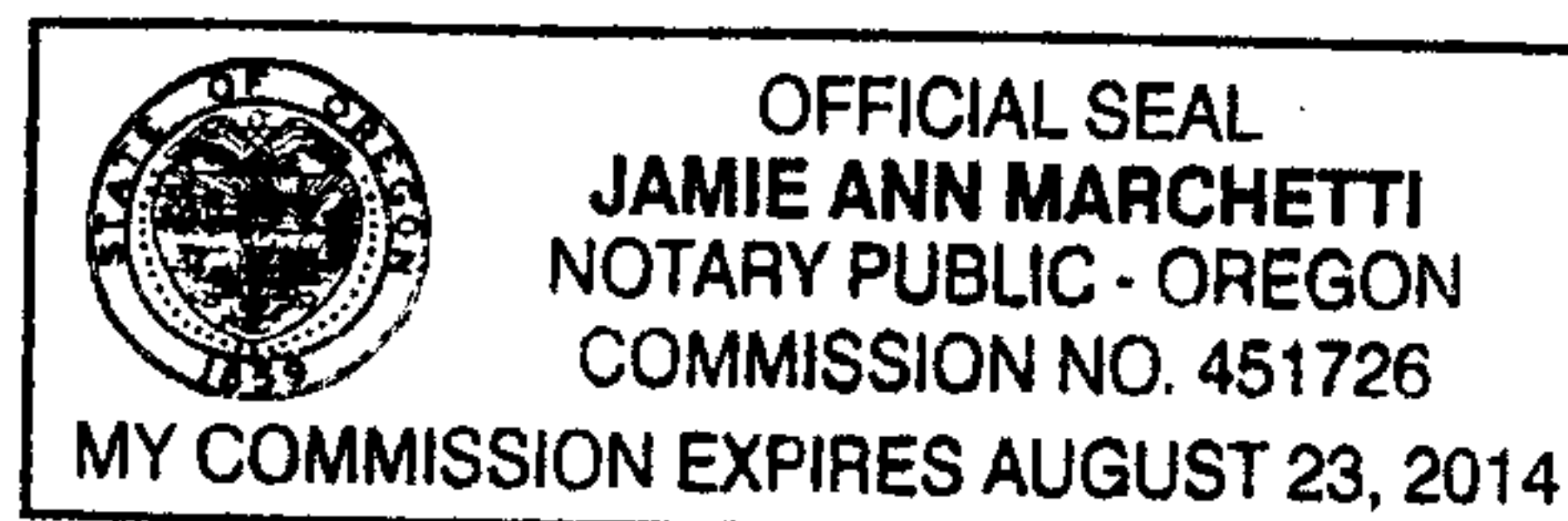
COUNTY OF Multnomah

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The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 24 day of Sept, 2012, by Jodi Sanborn, as Assistant Vice President 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.

Jamie Ann Marchetti

(Notary Public)



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Order No.: **14711583**
Loan No.: **1199463451**

Exhibit A


The following described property:

A parcel of land located in the S.W. 1/4 of the N.E. 1/4 and the S.E. 1/4 of the N.W. 1/4 of Section 3, Township 19 South, Range 2 West, more particularly described as follows: Begin at the Northwest corner of said S.W. 1/4 of the N.E. 1/4; thence in an Easterly direction along the Northerly line of said 1/4- 1/4 Section, a distance of 410.31 feet to the Southeast corner of Lot 4, according to the Amended Map - Fourth Sector - Altadena Bend, as recorded in Map Book 116, Page 53 in the Office of the Judge of Probate in Jefferson County, Alabama; thence 146 degree, 10 minutes right in a Southwesterly direction, a distance of 330.65 feet; thence 53 degrees, 39 minutes, 20 seconds right, in a Northwesterly direction, a distance of 200 feet, more or less, to the Cahaba River; thence in a Northeasterly direction along said Cahaba River, a distance of 130 feet, more or less, to the point of beginning.

Said property lying in Shelby County, Alabama.

Also an easement appurtenant over that portion of Lot 4 retained by the Grantor herein for ingress and egress over Grantor's existing drive to Bridgewater Road and for the purpose of connecting to and maintaining all necessary utility lines to the existing lines which currently service the property retained by Grantor.

Assessor's Parcel No: 102030001058001


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