


Tax Parcel Number: 038340001006006

Return To: 14396633
LSI-LPS
East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108

This Document Prepared By:
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Wells Fargo
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20121227000494320 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
12/27/2012 09:38:38 AM FILED/CERT

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Account Number: XXX-XXX-XXX2032-1998

Reference Number: 4386540210254760

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

Effective Date: 7/10/2012

Owner(s): RICHARD M WOODS, married*
KRISTEN R WOODS

Current Lien Amount: \$26,000.00.

Senior Lender: Jpmorgan 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: 1410 DUNNAVANT VALLEY RD, 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.

KRISTEN R WOODS AND RICHARD M WOODS, HUSBAND AND WIFE; JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP (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 8th day of May, 2009, which was filed in Document ID# 20090526000195980 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 RICHARD M WOODS and KRISTEN R WOODS (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 \$266,955.00 (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.

Recorded 8-3-12 Inst 20120803000283990
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)

JUL 10 2012

Date

Christopher L. Wheeler

(Printed Name)

Officer

(Title)

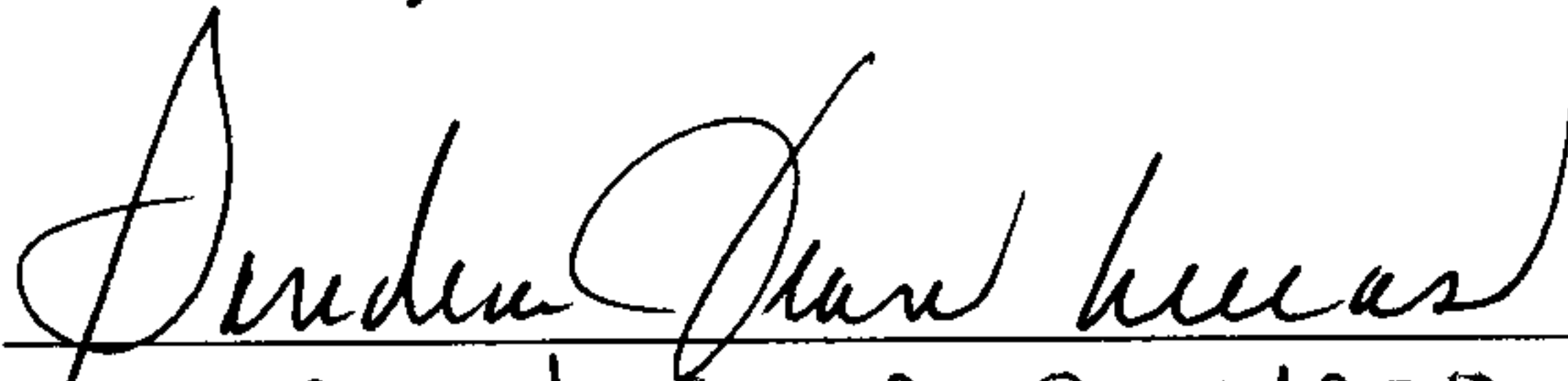
FOR NOTARIZATION OF LENDER PERSONNEL

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 10 day of July, 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. She is personally known to me or has produced satisfactory proof of his/her identity.


sandra jean lucas

(Notary Public)

Sandra Jean Lucas
Notary Public 239947
Commonwealth of Virginia
My Commission Expires April 30, 2016


20121227000494320 3/4 \$21.00
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Order No.: **14396633**
Loan No.: 1980978654

Exhibit A

The following described property:


Lot 1, of the Richard Woods Estate, a One Lot Residential Subdivision, as recorded in Map Book 18, Page 53, in the Probate Office of Shelby County, Alabama.

Subject to: (1) Taxes for the year 1994 and subsequent years.

(2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of Record, if any.

(3) Mineral and mining rights, if any.

Assessor's Parcel No: 038340001006006


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