

When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

78290705-2

Prepared by:
Andrea Emery
for Wells Fargo Bank, N.A.
PO Box 5943
Sioux Falls, SD 57117-5943

20130108000011360 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
01/08/2013 01:59:37 PM FILED/CERT

Return to:
Wells Fargo Financial Cards
PO Box 5943
Sioux Falls, SD 57117-5943

56931604-1668321

SUBORDINATION AGREEMENT

This agreement made this 28th day of November 2012, between JPMorgan Chase Bank, NA, (hereinafter referred to as favored creditor) and Wells Fargo Bank, N.A. successor by merger to Wells Fargo Financial Bank, (hereinafter referred to as subordinating creditor), witnesseth:

That in consideration of subordinating creditor entering into this subordination agreement, favored creditor agrees to lend not to exceed \$140,000.00 in accordance with that certain agreement between favored creditor and Catherine S Velotas, A Single Person (debtor).

In consideration of favored creditor making aforesaid loan to debtor, subordinating creditor agrees that the mortgage/deed of trust (hereafter "mortgage") executed in its favor by debtor on June 1, 2007, and recorded in the mortgage records of Shelby County, State of Alabama in Book 20070606000264100, Page , be subject, inferior, junior, secondary and subordinate to a mortgage which is executed by debtor in favor of favored creditor as security for the aforesaid loan, and that said mortgage and debt in favor of favored creditor shall have priority over said mortgage and debt in favor of subordinating creditor, with respect to the property legally described in the mortgage executed in favor of subordinating creditor described above.

Provided, however, that this agreement to subordinate shall not extend to any advances made by favored creditor after the date of the loan described above (except that this subordination agreement shall extend to any future advances made for taxes and insurance to protect favored creditor's interest), and provided, however, that this Agreement is based upon favored creditor's representation that subordinating creditor will not be reduced to less than a second mortgage position by virtue of executing this Agreement.

WELLS FARGO BANK, N.A.
Subordinating Creditor

By Cheryl Kuper 11-28-12
Cheryl Kuper, Title Officer

State of South Dakota

County of Minnehaha

I, Michelle Eggers, a Notary Public in and for said county in said state, hereby certify that Cheryl Kuper whose name as Title Officer of Wells Fargo Bank, N.A., a national association, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said national association. Given under my hand and seal of office this 28th day of November 2012.

Michelle A Eggers
Notary Public

My Commission Expires September 18, 2018





20130108000011360 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
01/08/2013 01:59:37 PM FILED/CERT

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 10 1 11 0 003 074.000

Land Situated in the County of Shelby in the State of AL

LOT 24, IN BLOCK 2, ACCORDING TO THE SURVEY OF FIRST ADDITION TO SELKIRK, PHASE IV, AS
RECORDED IN MAP BOOK 7, PAGE 149, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Commonly known as: 2917 Clydebank Cir , Birmingham, AL 35242



U03367140

1371 12/31/2012 78290705/2