Tax Parcel Number: 149313001106000

Recording Requested By/Return To:
Wells Fargo Bank
Doc Mgmt - MAC R4058-030
P. O. Box 50010
Roanoke, VA 24022

20130221000074420 1/5 $24.00
Shelby Cnty Judge of Probate, AL
02/21/2013 02:20:02 PM FILED/CERT

This Instrument Prepared by:
Barbara Edwards, Work Director
Wells Fargo Bank, N.A.
MAC P6051-019
P. O. Box 4149
Portland, OR 97208-4149
1-800-945-3056

[Space Above This Line for Recording Data]

Account Number: XXX-XXX-XXX 0517-1998 Reference: 4386540210226396

SUBORDINATION AGREEMENT FOR
HOME EQUITY LINE OF CREDIT MORTGAGE

Effective Date: 2/13/2013

Owner(s): JAMES A STAHL

Current Lien Amount: $ 31,503.00

Senior Lender: WACHOVIA BANK, NATIONAL ASSOCIATION

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: 151 WARWICK CIRCLE, ALABASTER, AL 35007

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.

JAMES A STAHL, UNMARRIED;

(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: Real Property description more particularly described in the attachment titled "Exhibit A"

which document is dated the 12th day of February , 2008 , which was filed in Document ID# 20080306000093510 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 J ASHLEY STAHL
(individually and collectively "Borrower") by the Subordinating Lender.

[N/A] The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed $ N/A (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.

[X] The Senior Lender has an existing loan in the original principal amount of $ 127,592.00 (the "Senior Loan") to the Borrower, which was intended to be secured by a first lien mortgage on the Property. The Senior Loan is secured by a Mortgage, executed by Borrower in favor of
WACHOVIA BANK, NATIONAL ASSOCIATION ,
as beneficiary and recorded on 03/17/2008 in Document ID# 20080317000107570 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 "Senior Security Instrument"). Through an inadvertent error, the Junior Security Instrument was recorded prior to the Senior Security Instrument.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the Senior Lender's 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

[N/A] 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.

[X] Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the Senior Lender's 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

[N/A] 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.

[X] This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by Senior Lender or the trustee(s) under the Existing 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 ______ W ______ 2/13/13
(Signature) Date

Nancy Irene Miskell
(Printed Name)

Vice President Loan Documentation
(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF OREGON)
)ss.
COUNTY OF MULTNOMAH)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 13th day of February, 2013, by Nancy Irene Miskell, as Vice President Loan Documentation, of Wells Fargo Bank, N.A., 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.

Mariah Genevieve Welka (Notary Public)

OFFICIAL SEAL
MARIAH GENEVIEVE WELKA
NOTARY PUBLIC - OREGON
COMMISSION NO. 472119
MY COMMISSION EXPIRES SEPTEMBER 27, 2016

Legal Description:

A PARCEL OF LAND LOCATED IN THE STATE OF ALABAMA, COUNTY OF SHELBY, WITH A SITUS ADDRESS OF 151 WARWICK CIR, ALABASTER, AL 35007-3149 CURRENTLY OWNED BY STAHL JAMES A HAVING A TAX ASSESSOR NUMBER OF 14-9-31-3-001-106-000 AND DESCRIBED IN DOCUMENT NUMBER 311270 DATED 06/13/2006 AND RECORDED 06/28/2006.