

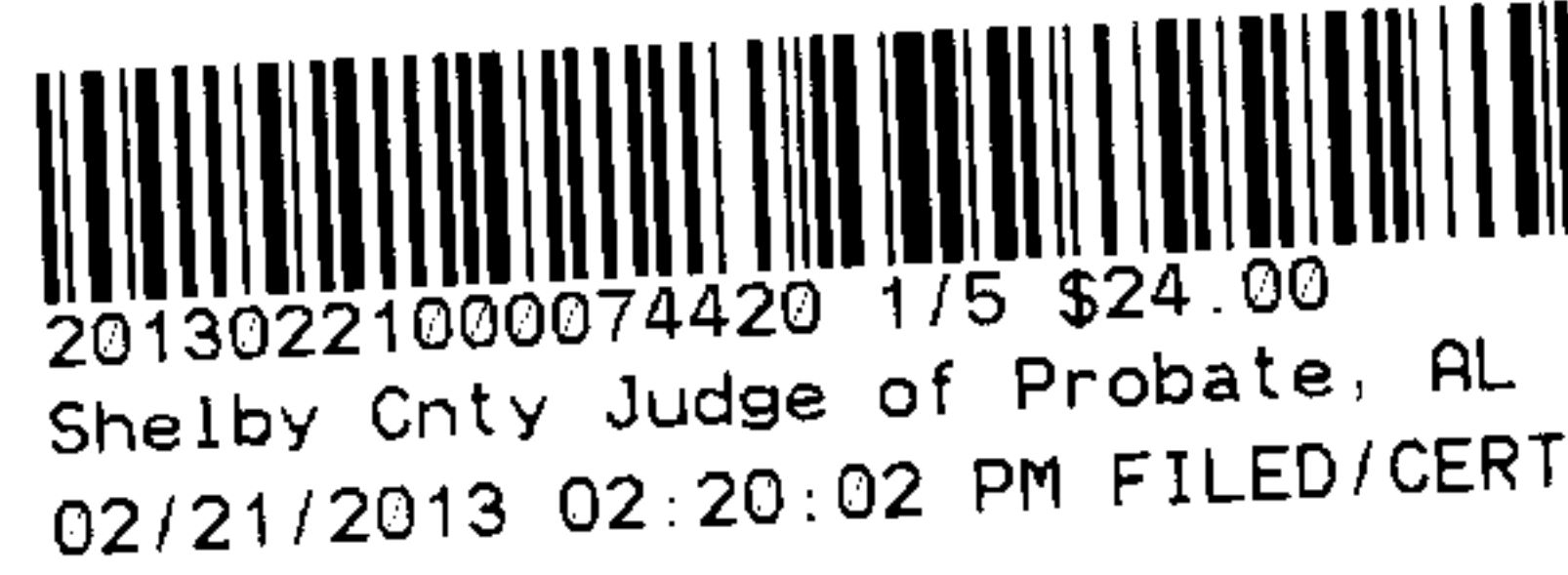
Tax Parcel Number: 149313001106000

Recording Requested By/Return To:

Wells Fargo Bank
Doc Mgmt - MAC R4058-030
P. O. Box 50010
Roanoke, VA 24022

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.

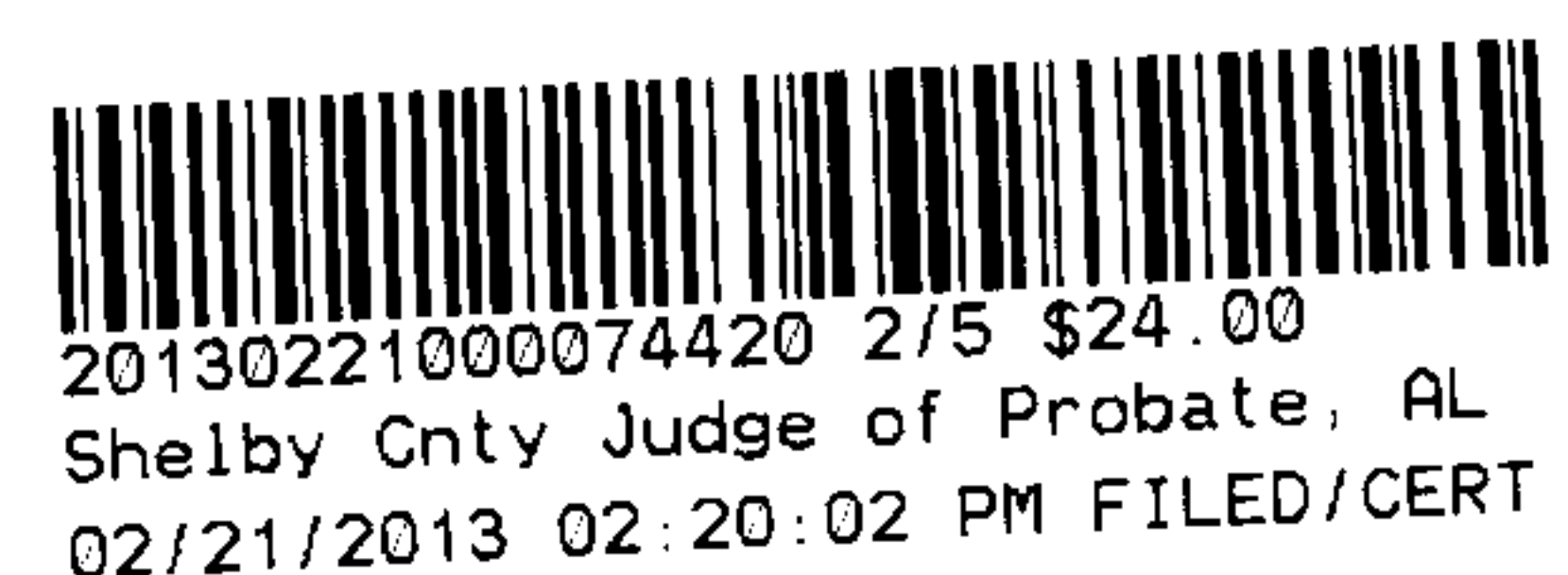
☒ X The Senior Lender has an existing loan in the original principal amount of \$ 127,592.00 (the "Senior Loan") to the Borrower, which was intended to be secured by a first lien mortgage on the Property. The Senior Loan is secured by a Mortgage, executed by Borrower in favor of WACHOVIA BANK, NATIONAL 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.

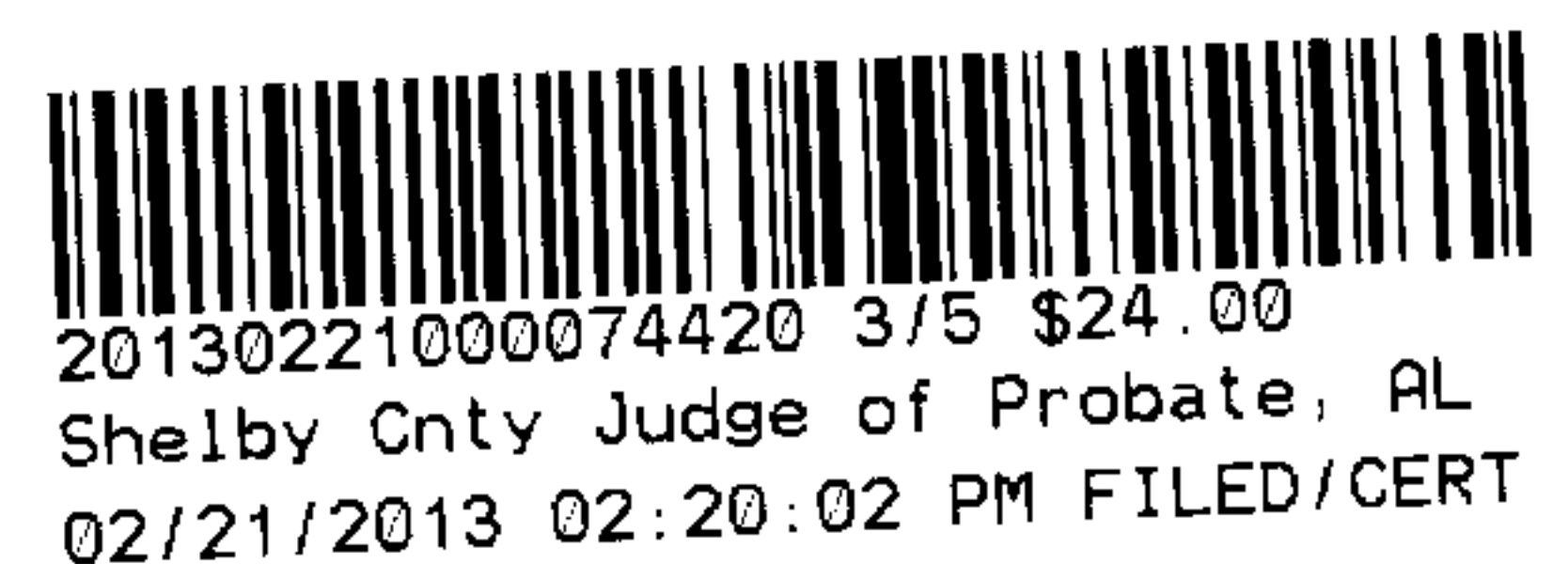
The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the Senior Lender's Security Instrument under the terms set forth in this Agreement.

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.



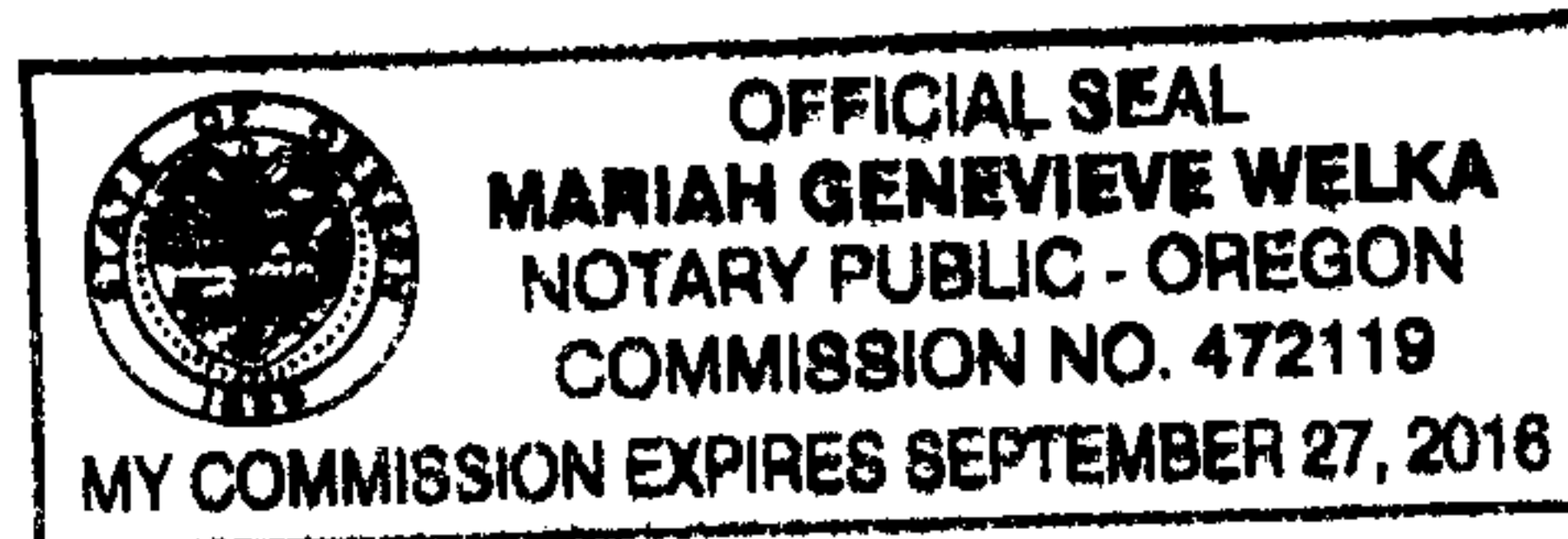


FOR NOTARIZATION OF LENDER PERSONNEL

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.

 (Notary Public)



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.


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