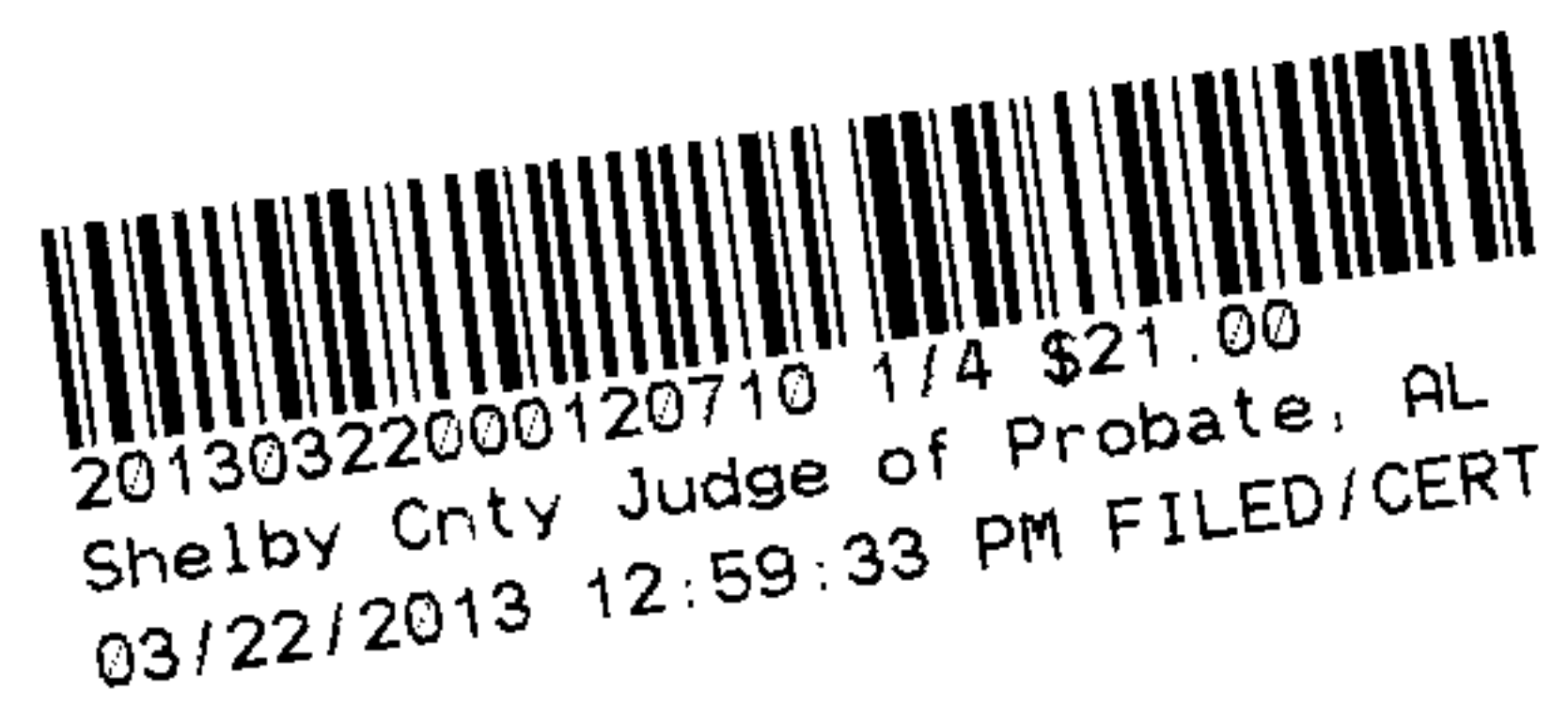


Tax Parcel Number: 03-9-32-0-004-004-000

Recording Requested By & Return To:  
Chicago Title ServiceLink Division  
4000 Industrial Blvd  
Aliquippa, PA 15001 24227754

**This Document Prepared By:**  
Barbara Edwards, Work Director  
Wells Fargo  
MAC P6051-019  
P.O. Box 4149  
Portland, OR 97208-4149  
1-800-945-3056



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{Space Above This Line for Recording Data}

Account Number: XXX-XXX-XXX6794-0001

Reference Number: 325401000125436

**SUBORDINATION AGREEMENT FOR  
MORTGAGE**

Effective Date: 11/20/2012

Owner(s): JANICE Y COLLIER  
JAMES COLLIER

Current Lien Amount: \$69,918.25.

Senior Lender: CITIBANK, 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: 4012 SHANDWICK LN, 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.

JANICE Y COLLIER, JAME COLLIER, MARRIED (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 4th day of August, 2006, which was filed in Document ID# 20060830000428950 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 JANICE Y COLLIER (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 \$283,782.00 (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.

  
20130322000120710 2/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
03/22/2013 12:59:33 PM FILED/CERT

**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)

**NOV 20 2012**

Date

Barbara A. Edwards

(Printed Name)

Vice President Loan Documentation

(Title)

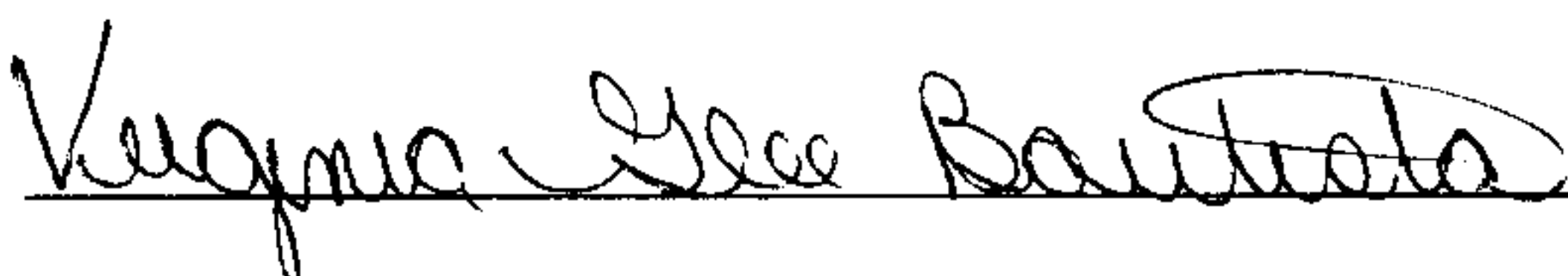
**FOR NOTARIZATION OF LENDER PERSONNEL**

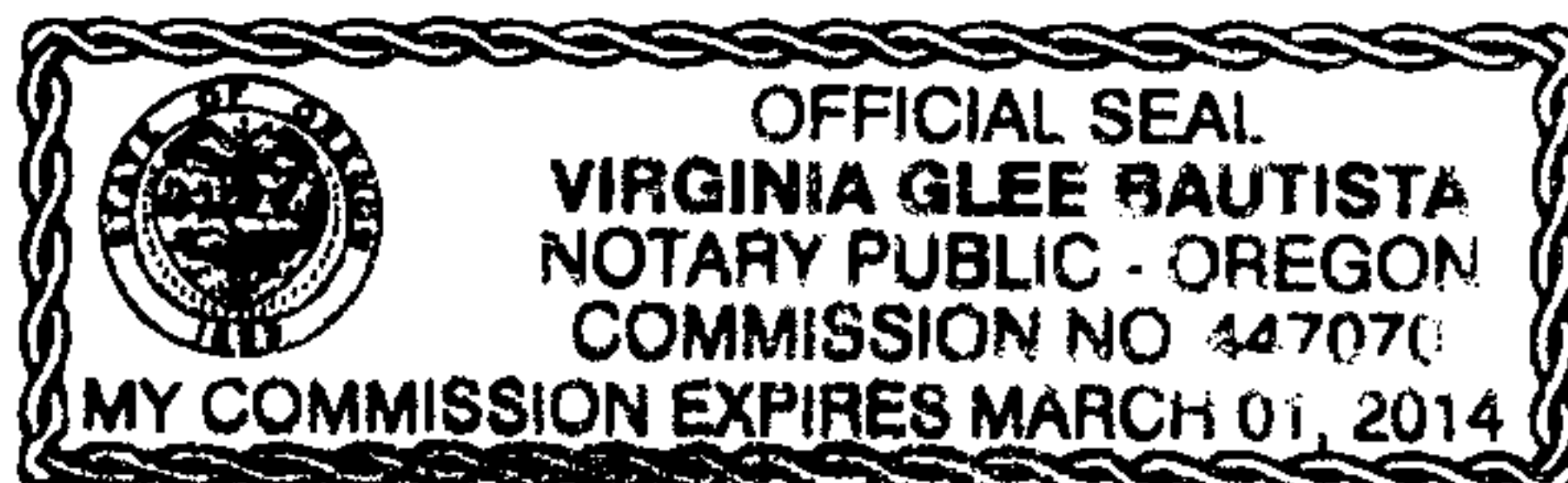
STATE OF Oregon )

)ss.

COUNTY OF Washington )

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 20 day of NOV, 2012, by Barbara A. Edwards, as Vice President Loan Documentation 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.

 (Notary Public)



20130322000120710 3/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
03/22/2013 12:59:33 PM FILED/CERT



**LEGAL DESCRIPTION**

**EXHIBIT "A"**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF **SHELBY**, STATE OF **ALABAMA** AND IS DESCRIBED AS FOLLOWS:

**ALL THAT PARCEL OF LAND IN THE CITY OF BIRMINGHAM, SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED BOOK 1997, PAGE 25981, ID# 03-9-32-0-004-004.000, BEING KNOWN AND DESIGNATED AS FOLLOWS:**

**LOT 4, ACCORDING TO THE SURVEY OF GREYSTONE 1ST SECTOR, PHASE IV, AS RECORDED IN MAP BOOK 15, PAGE 107 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**THE IMPROVEMENTS THEREON BEING KNOWN AS 4012 SHANDWICK LANE, BIRMINGHAM, AL.**

**BY FEE SIMPLE DEED FROM JAMES R. GOBER AND PATRICIA E. GOBER, HUSBAND AND WIFE AS SET FORTH IN BOOK 1997 PAGE 25981 DATED 08/04/1997 AND RECORDED 08/14/1997, SHELBY COUNTY RECORDS, STATE OF ALABAMA.**

