


Tax Parcel Number: 13-6-23-2-001-003-030

Recording Requested By/Return To:

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

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



20130412000151920 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
04/12/2013 03:09:45 PM FILED/CERT

{Space Above This Line for Recording Data}

Account Number: XXX-XXX-XXX7872-0001

Reference Number: 325401000182080

**SUBORDINATION AGREEMENT FOR
CLOSED-END MORTGAGE**

Effective Date: 2/25/2013

Owner(s): LISA B PITTS
FLOYD W PITTS

Current Lien Amount: \$70,591.52.

Senior Lender: LSI Mortgage Plus

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: 1375 DEARING DOWNS CIR, HELENA, AL 35080

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.

LISA B PITTS, WIFE; FLOYD W PITTS, HUSBAND (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 Closed-End 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 15th day of February, 2007, which was filed in Document ID# 20070312000109020 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 LISA B PITTS and FLOYD W PITTS (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 \$101,706.00 (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.

RECORDING SIMULTANEOUSLY HERE WITH

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

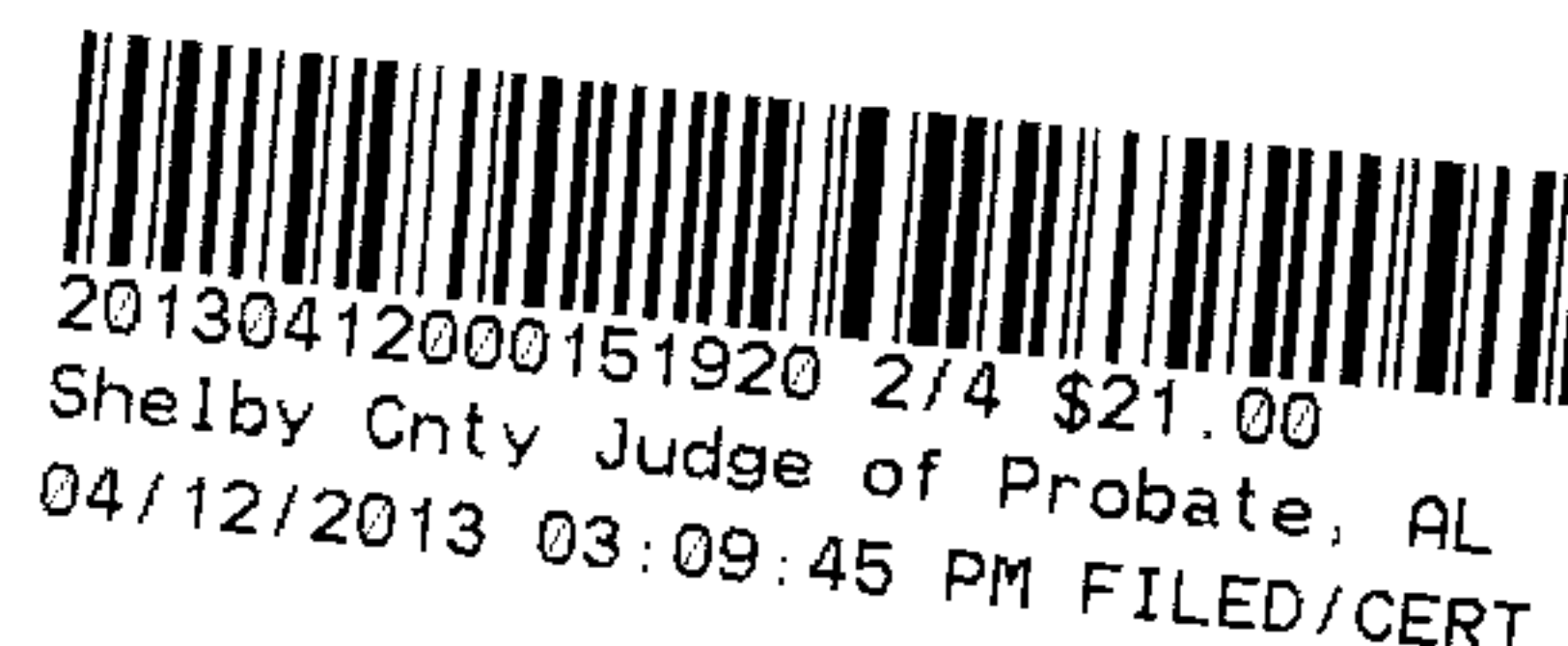
Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured 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]
(Signature)

FEB 26 2013

Date

Barbara A. Edwards
(Printed Name)

Vice President Loan Documentation
(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

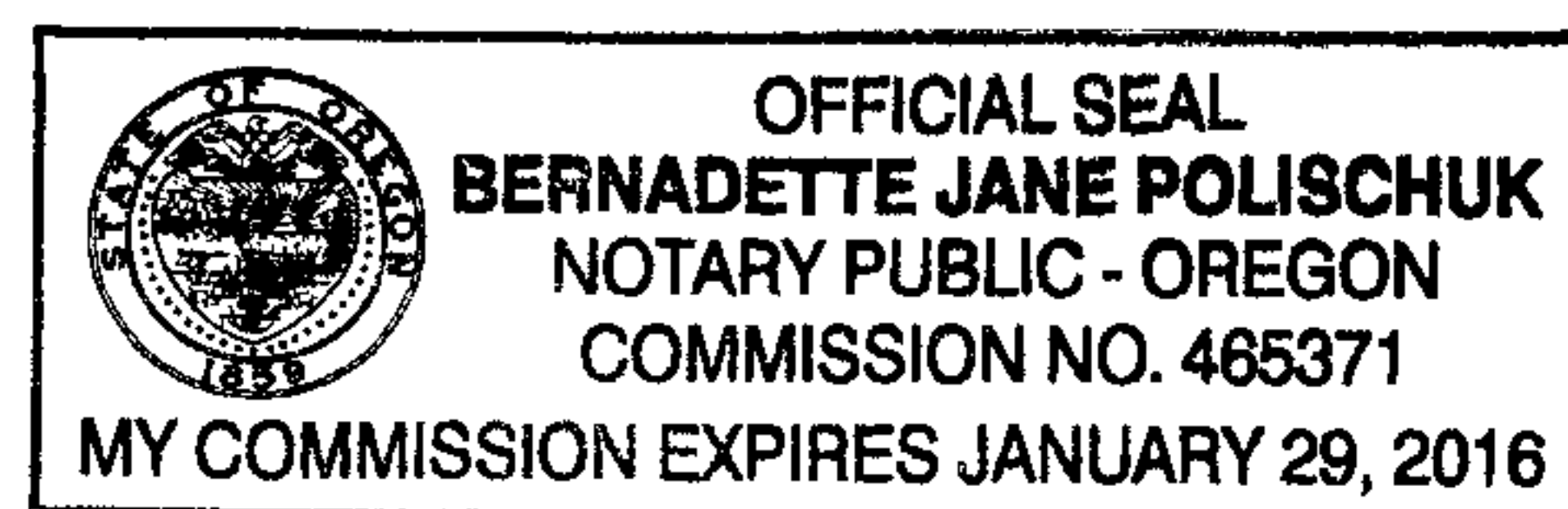
STATE OF Oregon)
)ss.
COUNTY OF Washington)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 26 day of Feb., 2013, 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.

[Signature] (Notary Public)



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SCHEDULE "A"

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF
SHELBY AND STATE OF ALBAMA, TO-WIT:

LOT 25 ACCORDING TO THE SURVEY OF DEARING DOWNS, THIRD ADDITION AS
RECORDED IN MAP BOOK 8, PAGE 15, SHELBY COUNTY, ALBAMA RECORDS.

PARCEL: 13 6 23 2 001 003.030; BEING THE SAME PROPERTY CONVEYED TO
FLOYD PITTS AND LISA PITTS, HUSBAND AND WIFE, FOR AND DURING THEIR
JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE
SURVIVOR OF THEM IN FEE SIMPLE BY DEED FROM LAURA L. TAYLOR, A
SINGLE WOMAN RECORDED 02/14/2003 IN DOCUMENT 030214000094080, IN
THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

