

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

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

Chicago Title
ServiceLink Division
4000 Industrial Blvd
Aliquippa, PA 15001

SUBORDINATION AGREEMENT

22776580

This agreement made this 14th day of December 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 \$160,984.00 in accordance with that certain agreement between favored creditor and Lashawnda Ruffin, A Single Individual (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 October 24, 2007, and recorded in the mortgage records of Shelby County, State of Alabama in Book 20071030000501700, 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 third mortgage position by virtue of executing this Agreement.

WELLS FARGO BANK, N.A.
Subordinating Creditor

By Cheryl Kuper 12-14-12
Cheryl Kuper, Title Officer

State of South Dakota

County of Minnehaha

I, Michelle A 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 14th day of December 2012.

Michelle A Eggers
Notary Public

My Commission Expires September 18, 2018



LEGAL DESCRIPTION

EXHIBIT "A"

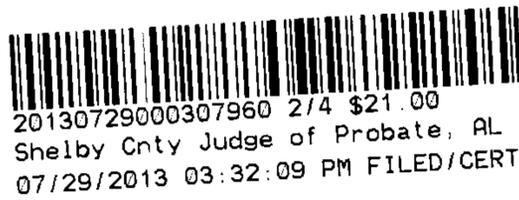
THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA AND IS DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN CITY OF BIRMINGHAM, SHELBY COUNTY, STATE OF ALABAMA, AS DESCRIBED IN DEED INST # 20061229000636210, ID# 09-3-06-0-009-009.000, BEING KNOWN AND DESIGNATED AS:

LOT 9-A ACCORDING TO THE RESURVEY OF MEADOW BROOK TOWNSHOMES PHASE III AS RECORDED IN MAP BOOK 34 PAGE 102 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA.

MORE COMMONLY KNOWN AS 436 MEADOW CROFT DRIVE, BIRMINGHAM, AL 35242

LASHAWNDA RUFFIN, SINGLE BY FEE SIMPLE DEED FROM KEYSTONE BUILDING CO INC AS SET FORTH IN INST # 20061229000636210 DATED 12/28/2006 AND RECORDED 12/29/2006, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

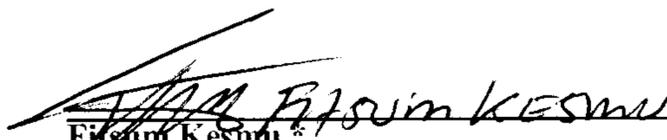


ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Borrower


Almaz G Tesfay _____ 7-1-13
Date
Seal


Fitsum Keshu _____ 7/1/13
Date
Seal
*Non-Applicant Title Holder


20130729000307960 3/4 \$21.00
Shelby Cnty Judge of Probate, AL
07/29/2013 03:32:09 PM FILED/CERT

Initials: AT FK

RTL16850465021123



Acknowledgment

State of Washington

County of King

I certify that I know or have satisfactory evidence that

*Almaz G. TESFAY and Fitsum ~~Kenna~~
KESMU
AK*

is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in the instrument.

Dated:

July 1, 2013

Diana L. Bendickson
Notary Public in and for the state of *Washington*
residing at *Seattle*
My appointment expires: *July 28, 2014*
(Seal)

Notary Public
State of Washington
DIANA L. BENDICKSON
My Commission Expires
July 28, 2014

20130729000307960 4/4 \$21.00
Shelby Cnty Judge of Probate, AL
07/29/2013 03:32:09 PM FILED/CERT

