

Tax Parcel Number: 11-7-35-0-004-072-000

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

20131202000467040 1/4 \$23.00
Shelby Cnty Judge of Probate, AL
12/02/2013 02:49:55 PM FILED/CERT

PLEASE RECORD & RETURN TO:

National Advantage Settlement SVC
329 Forest Grove Road, STE 201
Coraopolis, PA 15108

DATA#: AL-10324

{Space Above This Line for Recording Data}

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Account Number: XXX-XXX-XXX0824-1998

Reference Number: 4386540210230828

**SUBORDINATION AGREEMENT FOR
HOME EQUITY LINE OF CREDIT MORTGAGE**

Effective Date: 10/2/2013

Owner(s): TERRY J BAGWELL
DONNA H BAGWELL

Current Lien Amount: \$75,000.00.

Senior Lender: Nations Lending Corporation #32416, ISAOA

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: 1154 COUNTRY CLUB CIR, BIRMINGHAM, AL 35244

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.

TERRY J BAGWELL AND DONNA H BAGWELL (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:

See Exhibit A

which document is dated the 13th day of March, 2008, which was filed in Document ID# 20080415000151820 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 TERRY J BAGWELL (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 \$276,420.00 (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

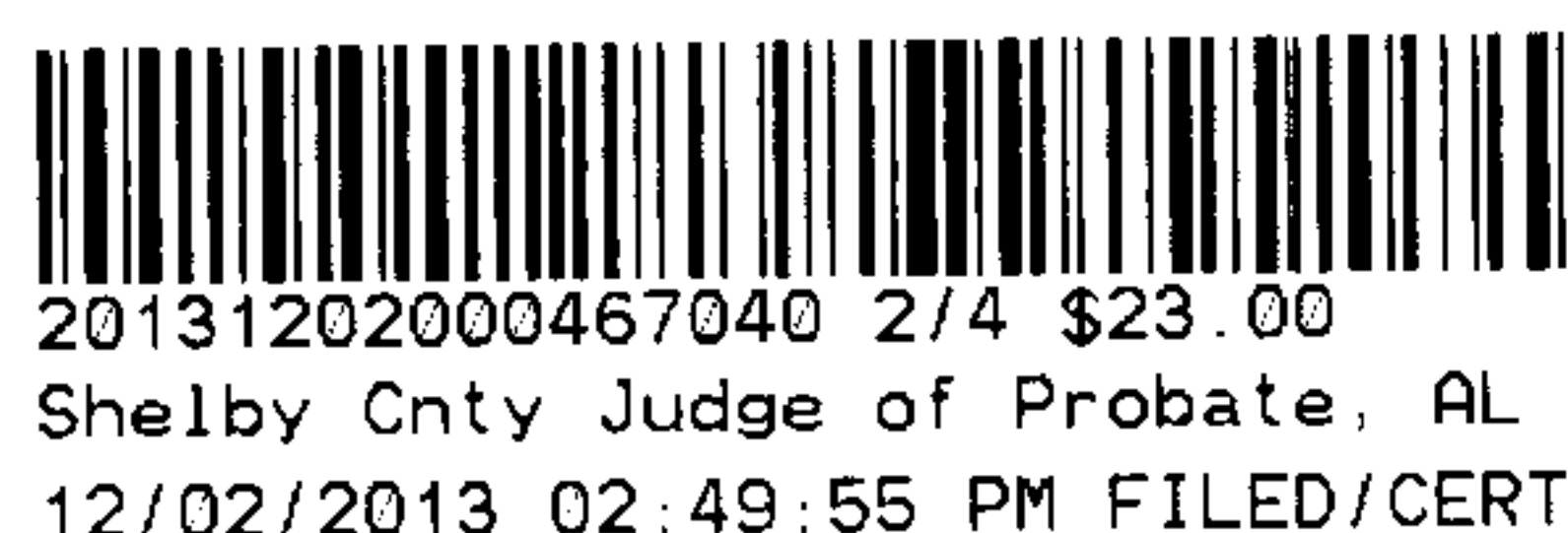
Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured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



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)

OCT 02 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 2 day of Oct, 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.

Virginia Glee Bautista (Notary Public)

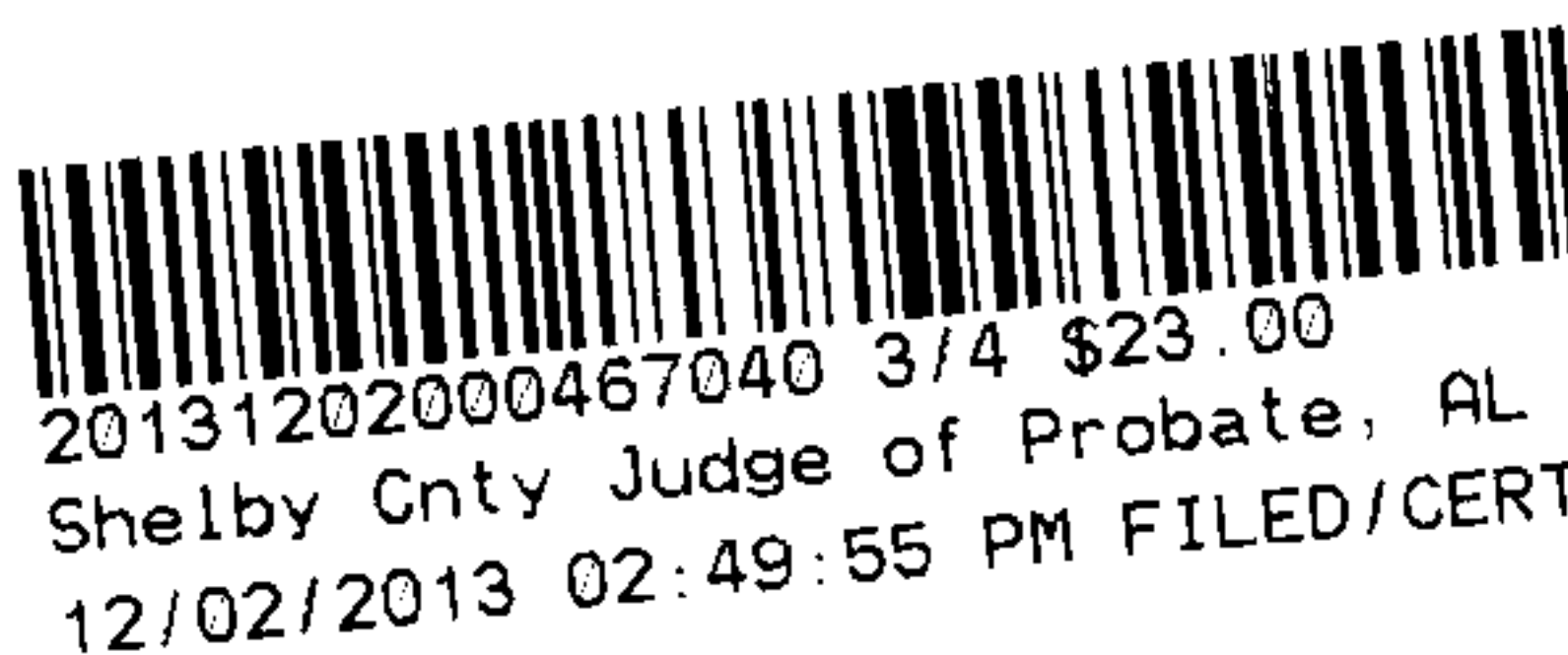
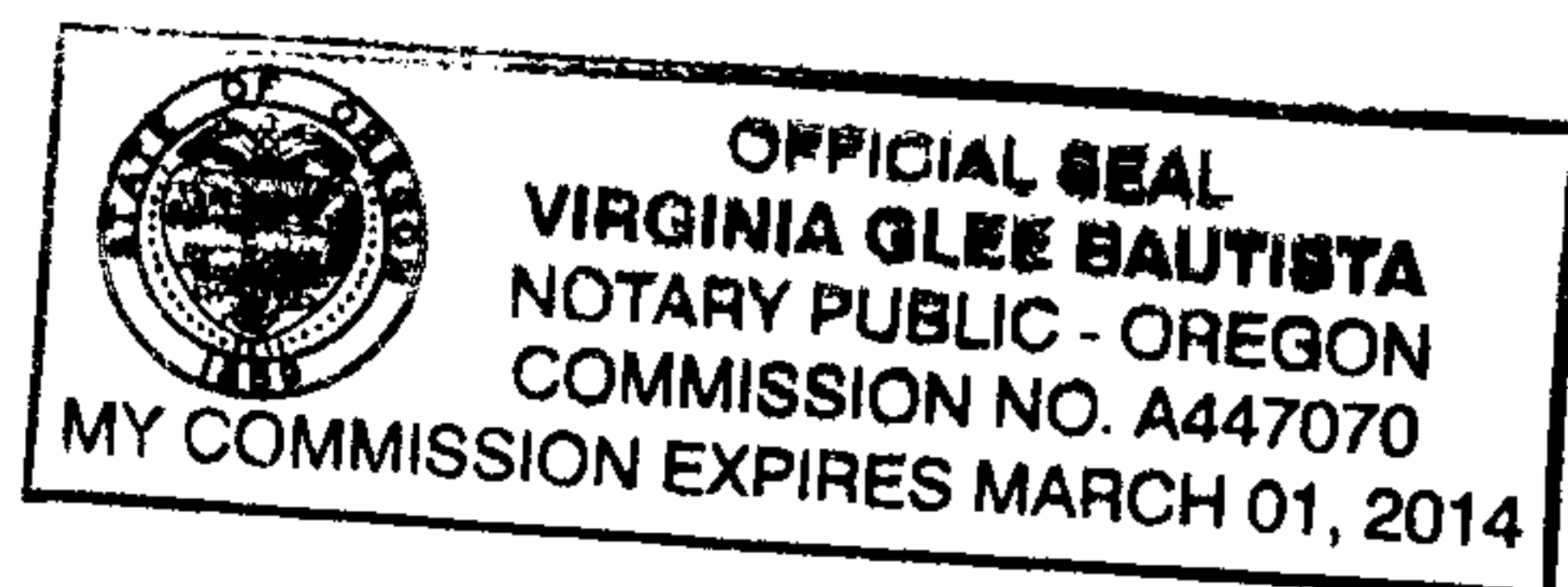


Exhibit A

Reference Number: 726106066321263

LEGAL DESCRIPTION

FNTA File Number: AL-10324

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

LOT 2728 ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB 27TH ADDITION AS
RECORDED IN MAP BOOK 11, PAGE 56, SHELBY COUNTY, ALABAMA RECORDS.

Be the same more or less but subject to all legal highways.

Parcel Number: 11-7-35-0-004-072.000

Property also known as: 1154 Country Club Cir, Birmingham, AL 35244.

Note: This title paper does not insure the acreage or quantity of land specified in the above described legal description.

