

Tax Parcel Number: N/A

Recording Requested By/Return To:

Wells Fargo
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

This Instrument Prepared by:

Spencer M. Pierson
Vice President Loan Documentation
Wells Fargo
MAC P6051-019
P.O. Box 4149
Portland, OR 97208-4149
1-800-945-3056



20140604000168790 1/4 \$23.00
Shelby Cnty Judge of Probate, AL
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Reference: 9031531913

Account: XXX-XXX-XXX0995-0001

**SUBORDINATION AGREEMENT FOR
MORTGAGE**

Effective Date: 5/14/2014

Current Lien Amount: \$60,000.00

Senior Lender: Advance Mortgage & Investment Company, Inc., Its successors and/or assigns, as their interest may appear

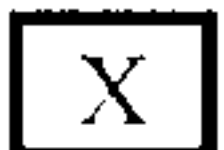
Subordinating Lender: Wells Fargo Bank, N.A.

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: 10 OAK MEADOW DR, LEEDS, AL 35094

THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, and the Senior Lender named above.

The Subordinating Lender has an interest in the Property by virtue of a Mortgage (the "Existing Security Instrument") given by FLORENCE JACOBY SELMAN, FORMERLY KNOWN AS FLORENCE MOSS JACOBY AND RICHARD SELMAN A NON-VESTED SPOUSE, WIFE AND HUSBAND., covering that real property, more particularly described in the legal description attached to the Existing Security Instrument recorded as follows. Which document is dated the 21st day of June, 2006, which filed in Document ID# 20060808000383160 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 Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$158,200.00 (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.

Return Recorded Documents To:
Nations Direct Title Agency
Recording Department
752 Admiral Drive
Porter, IN 46304
(877) 236-2973

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.

☐ N/A The Senior Lender has an existing loan in the original principal amount of N/A (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 Advance Mortgage And Investment, as beneficiary and recorded on N/A in N/A N/A at page N/A (or as No. N/A) of the Records of the Office of the Probate Judge of the County of N/A 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 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.

☐ 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 Senior Lender's 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.

☐ N/A This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by Senior Lender or the trustee(s) under the Existing 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, and the Trustee if applicable, individually or through its authorized officer or other representative, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

By

(Signature)

Spencer M. Pierson

(Title)

Vice President Loan Documentation

5/15/14

Date

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon

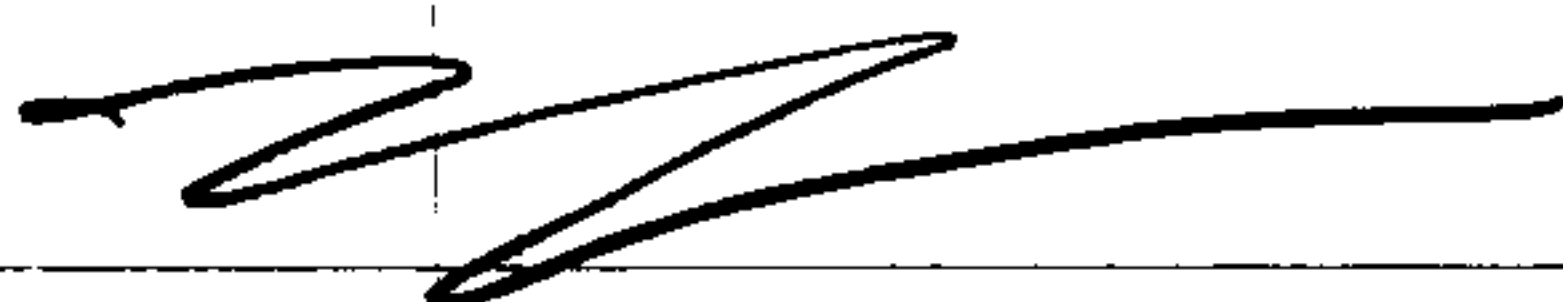
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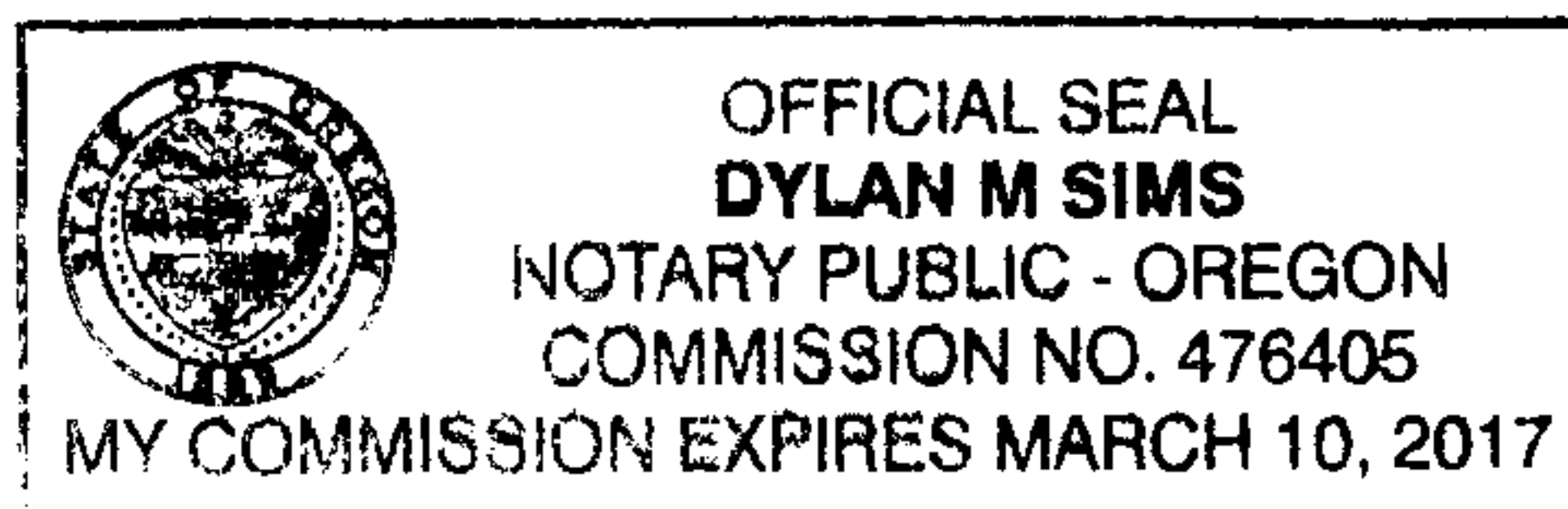
COUNTY OF Multnomah

)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 15th day of MAY, 2014, by Spencer M. Pierson, 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




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Exhibit A

Reference Number: 9031531913

Legal Description:

Part of the SE 1/4 of NW 1/4 and the SW 1/4 of NE 1/4 Both in Section 4, Township 18 South, Range 1 East, Shelby County, Alabama, being more particularly described as follows: From the SW Corner of the SW 1/4 of NE 1/4 of Section 4, looking in a Northerly direction along the West line of said 1/4 1/4 Section, turn an angle to the left of 25° 13' and run in a Northwesterly direction for a distance of 275.37 feet to an existing iron pin being the Point of Beginning; thence turn an angle to the right of 45° 26' and run in a Northeasterly direction for a distance of 360.18 feet; thence turn an angle to the left of 45° 51' and run in a Northwesterly direction for a distance of 219.34 feet to a point on the SE right of way line of Shelby County Road No. 41; thence turn an angle to the right 91° 12' to chord and run in a Northeasterly direction along said SE right of way line for a distance of 449 feet, more or less, to an existing iron pin in the middle of an existing asphalt drive; thence turn an angle to the right 93° 22' from chord line and run in a Southeasterly direction for a distance of 350.48 feet to an existing iron pin; thence turn an angle to the right of 52° 49' and run in a Southwesterly direction for a distance of 98.77 feet to an existing iron pin; thence turn an angle to the right of 27° 02' 55" and run in a Southwesterly direction for 599.52 feet, more or less, to the Point of Beginning; being situated in Shelby County, Alabama.


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