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SUBAGREM 1/6

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Recording Requested By/Return To:

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

This Instrument Prepared by:

Barbara A. Edwards
Vice President Loan Documentation
Wells Fargo Bank
MAC P6101-170
P.O. Box 4149
Portland, OR 97208-4149
1-800-945-3056

101 N PHILLIPS AVE, SIOUX FALLS, SD 57104

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Reference: 726106065108893 -

**SUBORDINATION AGREEMENT FOR MODIFICATION OF
OPEN-END MORTGAGE**

Effective Date: 3/6/2015

Owner(s): ELEANOR C TRAYLOR
RICHARD E TRAYLOR

(individually and collectively "Owner(s)")

Borrower(s) ELEANOR C TRAYLOR
RICHARD E TRAYLOR

(individually and collectively "Borrower(s)")

Current Line of Credit Recorded Commitment \$100,000.00 being reduced to \$78,000.00.

Senior Lender: Wells Fargo Bank, 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: 1001 KNOLLWOOD DRIVE, BIRMINGHAM, AL 35242

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

The Subordinating Lender has an interest in the Property by virtue of a Open-End Mortgage (the "Existing Security Instrument") given by ELEANOR C TRAYLOR, MARRIED; RICHARD E TRAYLOR, MARRIED, 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 16th day of October, 2006, which filed in Document ID# 20061109000551190 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 Borrower(s) 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 \$206,000.00 (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.

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 Wells Fargo Bank, N.A., 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.

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. Agreement to Change Credit Limit

The Subordinating Lender's agreement to subordinate is conditioned subject to the following:

Change in Line of Credit Agreement

The credit limit under the Line of Credit Agreement is hereby changed from \$100,000.00 to the new credit limit of \$78,000.00.

By signing this Agreement below, the Borrower(s) agrees to this change.

Change in Security Interest

BORROWER(S): I received and read a completed copy of this Modification Agreement before I signed it. I agree to all its terms.

Eleanor C Traylor
(Signature) ELEANOR C TRAYLOR 3/11/15
(Date)

Richard E Traylor
(Signature) RICHARD E TRAYLOR 3-11-15
(Date)

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

OWNER(S): As a signer on the Security Instrument under the Line of Credit Agreement, the undersigned hereby acknowledges this Modification Agreement and agrees to its terms, and a receipt of a copy of the same.

Eleanor C Traylor
(Signature) ELEANOR C TRAYLOR 3/11-15
(Date)

Richard E Traylor
(Signature) RICHARD E TRAYLOR 3-11-15
(Date)

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

For An Individual Acting in His/Her Own Right:

ACKNOWLEDGEMENT FOR INDIVIDUAL

The State of Alabama }
Shelby County }

I, Angela D. Phillips, hereby certify that Eleanor C Traylor
Richard E Traylor whose name 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 executed the
same voluntarily on the day the same bears date. Given under my hand this 11th day of
March, 2015.

Angela D. Phillips
(Style of Officer)



Exhibit A

Lot 318. according to the Map of Highland Lakes, 3rd Sector, Phase III, an Eddleman Community, as recorded in Map 23, Page 144, in the Probate Office of Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Inst. No. 1994-07111, in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 3rd Sector, recorded as Inst. No. 1996-17544, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
04/01/2015 02:02:11 PM
\$29.00 CHERRY
20150401000102970

A handwritten signature in black ink, appearing to read "J. Fuhrmeister", is written over the bottom right portion of the official text.