20051006000523010 1/2 $14.00
Shelby Cnty Judge of Probate,AL
10/06/2005 03:54:19PM FILED/CERT

SUBORDINATION AND REDUCTION OF MORTGAGE

STATE OF ALABAMA)
SHELBY COUNTY)

Before me, the undersigned Notary Public, did appear John Petrosky who did say as follows:

WACHOVIA BANK, N.A. is the owner of that Mortgage executed by CLIFTON P. RENDER and MITZI S. RENDER to SouthTrust Mortgage Corporation dated November 14, 2003 in the amount of $17,700.00, and recorded November 21, 2003 in Instrument 20031121000766280, in the Probate Office of Shelby County, Alabama. Said mortgage transferred to SouthTrust Bank (DBA Wachovia Bank, N.A) in Instrument 20040121000035670. This mortgage is on the property legally described as:

Lot 17, according to the Survey of Spring Gates Estates, Phase One, as recorded in Map Book 19, page 23, in the Probate Office of Shelby County, Alabama.

WACHOVIA BANK, NA hereby subordinates its mortgage referred to above to a certain new mortgage given to SUNTRUST MORTGAGE, INC. by CLIFTON P. RENDER and MITZI S. RENDER in the principal amount of $ 140,000.00 and recorded at 20051006000523000 in the Probate Office of Shelby County, Alabama. The mortgage of WACHOVIA BANK, NA shall hereinafter be inferior to that mortgage of SUNTRUST MORTGAGE, INC.

The Lender's and (if any) the Trustee's agreement to subordinate the lien of the Existing Security Instrument in conditioned on a reduction of the credit limit on Borrower(s)' revolving line of credit account from $17,700.00 to a maximum, at any time of $17,500.00. By signing this Agreement below, each Borrower who signed the credit agreement for the account agrees to this change.

Wachovia Bank, National Association
BY: John Petrosky JOHN PETROSKY
ASST. VICE PRESIDENT

STATE OF Virginia)
Roanoke COUNTY)

I, Sherry K Wilcher, a Notary Public in and for said county and state do hereby certify that John Petrosky, whose name is signed to the foregoing instrument on behalf of WACHOVIA BANK, NA as its Asst Vice President, and who with full authority, and who is known to me, acknowledged before me on this day that being informed of the contents of this instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 21st day of September, 2005.

Sherry K Wilcher
NOTARY PUBLIC:
My Commission Expires:

OFFICIAL SEAL
NOTARY PUBLIC-COMMONWEALTH OF VIRGINIA
SHERRY K. WILCHER
COUNTY OF ROANOKE
My Commission Expires
September 30, 2009

John Cont

20051006000523010 2/2 $14.00
Shelby Cnty Judge of Probate, AL
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Sworn and subscribed before me the 19th day of September, 2005.

CLIFTON P. RENDER

MITZI S. RENDER

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, JOHN A. GANT, a Notary Public in and for said County, in said State, hereby certify that CLIFTON P. RENDER and MITZI S. RENDER, whose names are signed to the foregoing conveyance and who are known to me, acknowledged before me on this day that being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 19th day of September, 2005.

NOTARY PUBLIC: JOHN A. GANT
My commission expires: 10/20/05