

This Document Prepared By:

Wachovia Bank, National Association
Retail Credit Servicing
P.O. Box 50010
Roanoke, VA 24022

When Recorded, Return To:



Record and Return To:
Fiserv Lending Solutions
P.O. BOX 2590
Chicago, IL 60690

ABBOTT, TERRY

Parcel No: 20-2-04-0-000-017-000

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 19TH day of JUNE, 2008, by WACHOVIA (herein "Subordinating Lender") and WACHOVIA, a national banking association (herein "Lender").

WHEREAS:

- A. TERRY ABBOTT AND CAROLYN S ABBOTT, of 95 EDWARDS LN, WILSONVILLE, AL (herein "Borrower"), has applied to Lender for a loan in the amount of \$ 50000.00 to be made to Statement. Such debt will be secured by a security instrument covering certain real property recorded on or shortly thereafter 06/19/08 (herein "Subsequent Security Instrument").
- B. The real property offered by Borrower as security to Lender is currently subject to the prior lien of the Subordinating Lender (herein "Original Security Instrument").
- C. Lender will make such loan to Borrower only on the condition precedent that such Original Security Instrument be subordinated to the lien of the Subsequent Security Instrument given by Borrower to Subordinating Lender on 06/19/08.
- D. The Original Security Instrument, which is to be subordinated, covers real property located at 95 EDWARDS LN and SHELBY.
- E. The Original Security Instrument was made on the 23RD day of AUGUST, 2007, and filed or recorded on 09/19/07, in book 20070919000438910 at page number(s, of the records of the County SHELBY, State of AL.

NOW, THEREFORE, for a good and valuable consideration, the receipt of which is hereby acknowledged, Subordinating Lender hereby agrees that the lien of the Original Security Instrument is subordinate and junior to the lien of the Subsequent Security Instrument including any modifications, extension or renewal of the Subsequent Security Instrument and that the Subsequent Security Instrument shall also have a prior and superior right over the lien of the Original Security Instrument.

IN WITNESS WHEREOF, the said officers of Subordinating Lender have hereunto set their hands and seals this 19th day of June, 2008.

Visit#: 0815890308

Wachovia Bank, National Association

By: [Signature]

Name: GWEN PORTER
Title: BANK OFFICER

20080813000325270 2/2 \$14.00
Shelby Cnty Judge of Probate, AL
08/13/2008 09:15:09AM FILED/CERT

ATTEST: [Signature]

Name: MYRA DEAN
Title: PROCESSOR

ACKNOWLEDGEMENT

For a Corporation:

The State of NC)

I, MECKLENBURG County)
JOYCE A JONES a NOTARY PUBLIC
in and for said County in said State, hereby certify that GWEN PORTER,
whose name as BANK OFFICER of the WACHOVIA,
a corporation, 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, as such officer and with full
authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this 19th day of JUNE, A. D. 2008.

[Signature]
(Style of Officer)

JOYCE A JONES
Notary Public, North Carolina
Mecklenburg County
My Commission Expires
October 07, 2012

Visit#: 0815890308