20050705000334280 1/1 $11.00
Shelby Cnty Judge of Probate, AL
07/05/2005 01:13:44PM FILED/CERT

SUBORDINATION AGREEMENT

Pursuant to the terms of the said mortgage entered into by and between Gary C. Hill and Brenda Hill, husband and wife, to SouthTrust Bank, National Association, dated June 18, 1997 and recorded July 31, 1997 in Instrument 1997-24078 of the public records of Shelby County, Alabama, given to secure the original principal sum of $36,000.00 as modified to increase loan amount to $64,000.00 recorded in Instrument 20020826000406150;

Wachovia Bank, N.A., formerly known as SouthTrust Bank, N.A., successor by merger, does hereby declare said mortgage filed for record on July 31, 1997, and modified on July 18, 2002, to be second and subordinate to the lien of the mortgage given by Garry C. Hill, Sr., and Brenda L. Hill to Homecomings Financial Network, Inc., the amount of said mortgage being One Hundred Eighty-Two Thousand Six Hundred and no/100 Dollars ($182,600.00), dated June 6, 2005.

Said Mortgage encumbering certain real estate property described as:

Lot 57, according to the Survey of Quail Run, Phase 2 as recorded in Map Volume 7, Page 113, in the Office of the Judge of Probate of Shelby County, Alabama.

Situated in Shelby County, Alabama.

In witness whereof, this subordination agreement has been executed on this 27th day of May, 2005.

WACHOVIA BANK, N.A.
formerly known as SouthTrust Bank, N.A.
successor by merger

By Diane Thurman
Name: DIANE THURMAN
Its: ASST. VICE PRESIDENT

STATE OF Virginia)
COUNTY OF Roanoke)

I, the undersigned, a Notary Public, in and for said county, in said state, hereby certify that Diane Thurman, whose name as Asst. Vice President of Wachovia Bank, N.A., is signed to the foregoing agreement and who is known to me, acknowledged before me that being informed of the contents of the above and foregoing agreement, (s)he, in his/her capacity as such officer, executed the same voluntarily for and as the act of said Wachovia Bank, N.A..

Given under my hand this 27th day of May, 2005.

NOTARY PUBLIC
My commission expires:

NOTARY PUBLIC
COMMONWEALTH OF VIRGINIA
CITY OF ROANOKE
My Commission Expires
7-31-2006

McLeod & Assoc.