

RELI, INC.  
5336 Stadium Trace Parkway  
Suite #104  
Hoover, Alabama 35244  
H0050150

## SUBORDINATION AGREEMENT

STATE OF ALABAMA  
COUNTY OF SHELBY

THAT, WHEREAS, WESLEY A. STEED AND SPOUSE, JENNIFER STEED have an outstanding lien in favor of WACHOVIA BANK, N.A. (SOUTHTRUST BANK), dated the 3RD day of OCTOBER, 2001 recorded in the Probate Office of SHELBY COUNTY, Alabama, in Inst. #2001-49326 AND MODIFIED IN INST. #20040223000092570 on certain real estate described herein to secure an indebtedness of \$218,000.00, and said lien is in full force and effect, and,

WHEREAS, WESLEY A. STEED AND SPOUSE, JENNIFER STEED have made an application to WELLS FARGO BANK, N.A. for a loan in the sum of \$545,000.00 and said to WELLS FARGO BANK, N.A. is willing to make said loan to the said WESLEY A. STEED AND SPOUSE, JENNIFER STEED, provided he/she/they furnish it with a mortgage on the lands described in the aforesaid lien, and the said WACHOVIA BANK, N.A. (SOUTHTRUST BANK) subordinate the above described lien and make the same second and subservient to the mortgage to WELLS FARGO BANK, N.A., as recorded in INST. #20050713000352090 and,

WHEREAS, the said WACHOVIA BANK, N.A. (SOUTHTRUST BANK) is willing to subordinate its said lien and make the lien second and subservient to the mortgage of the said to WELLS FARGO BANK, N.A. as an inducement to it to make said loan.

IT IS FURTHER agreed that should default in the payments under the terms of the real estate mortgage to WACHOVIA BANK, N.A. (SOUTHTRUST BANK), the said Lender agrees to notify to WELLS FARGO BANK, N.A. of said default prior to taking legal action.

IN WITNESS WHEREOF, the said WACHOVIA BANK, N.A. (SOUTHTRUST BANK) has caused its name to be hereunto signed on the 23 day of June, 2005.

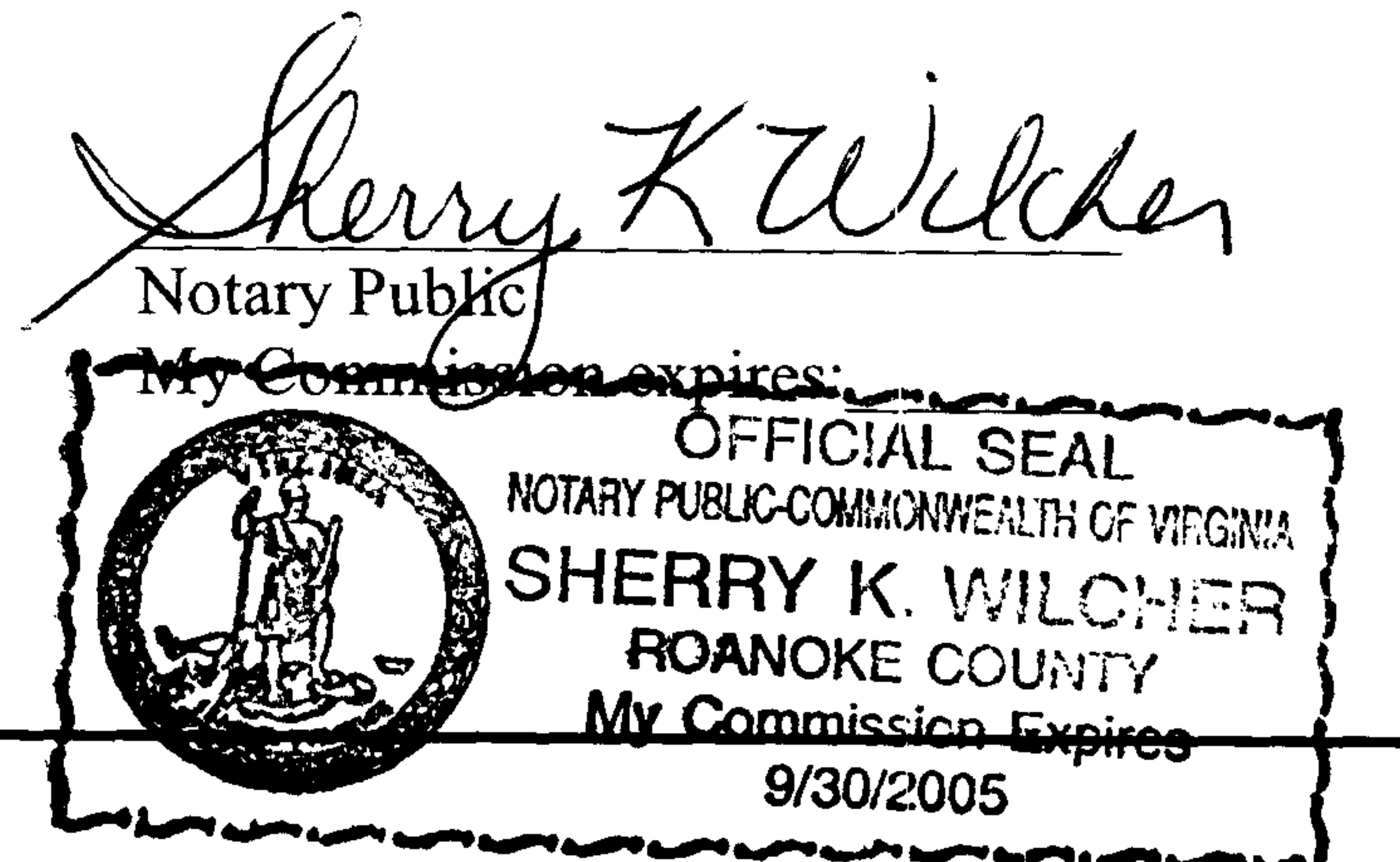
**F/K/A SOUTHTRUST BANK**  
WACHOVIA BANK, N.A.

BY: Julie Sneed  
ITS: **JULIE SNEAD**  
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 Julie Sneed, whose name as Asst Vice President of WACHOVIA BANK, N.A., a corporation, is signed to the foregoing instrument, and who known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, she/he executed the same voluntarily for and as the act of said corporation.

Prepared By:  
STEWART & ASSOCIATES, P.C.  
3595 GRANDVIEW PKWY, #345  
BIRMINGHAM, ALABAMA 35243



20050713000352100 1/1 \$12.00  
Shelby Cnty Judge of Probate, AL  
07/13/2005 03:04:19PM FILED/CERT