

SUBORDINATION AND REDUCTION OF MORTGAGE

STATE OF ALABAMA SHELBY COUNTY) John Petrosky Before me, the undersigned Notary Public, did appear who did say as follows: WACHOVIA BANK, NA is the owner of that Mortgage executed by MELISSA LONG BARRETT dated August 20, 2004 in the amount of \$36,750.00, and recorded September 7, 2004 in Instrument 2004-49713, in the Probate Office of Shelby County, Alabama. This mortgage is on the property legally described as: Lot 201, according to the Survey of Phase Five Caldwell Crossings 2nd Sector, as recorded in Map Book 32, Page 103 A and B, 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 MELISSA LONG BARRETT in the principal amount of \$219,200.00 and recorded at 20050914000482340 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 \$36,750.00 to a maximum, at any time of \$19,000.00. By signing this Agreement below, each Borrower who signed the credit agreement for the account agrees to this change. Wachowa Bank, National Association ASST. VICE PRESIDENT Cuhoon, a Notary Public in and for said county and state do hereby certify that HUTOSH whose name is signed to the foregoing instrument on behalf of WACHOVIA BANK, NA as its 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 OFFICIAL SEAL

NOTARY PUBLIC:

My Commission Expires:

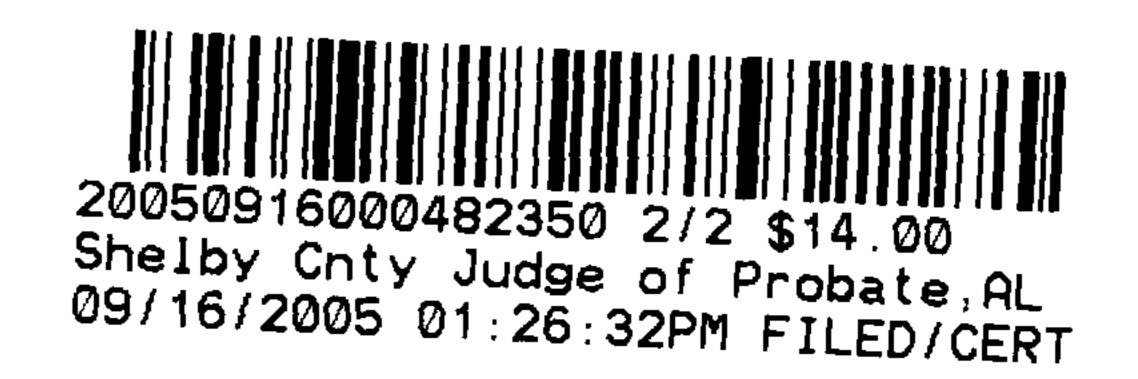
NOTARY PUBLIC-COMMONWEALTH OF VIRGNIA

KELLEY M. CAHOON

COUNTY OF ROANOKE

My Commission Expires

11/30/2006



Sworn and subscribed before me the	9th	September day of August, 2005.
MELISSA LONG BARRETT		

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, JOHN A. GANT, a Notary Public in and for said County, in said State, hereby certify that MELISSA LONG BARRETT, 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, she executed the same voluntarily on the day the same bears date.

September Given under my hand and official seal this the 9th day of Alugust, 2005.

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