20050916000482350 1/2 $14.00
Shelby Cnty Judge of Probate,AL
09/16/2005 01:26:32PM 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, 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 20050916000482340 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.

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

STATE OF Virginia)
Roanoke COUNTY)

I, Kelley M. Cahoon, 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 AVP, 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 9th day of Sept, 2005.

Kelley M. Cahoon
NOTARY PUBLIC:
My Commission Expires:

OFFICIAL SEAL
NOTARY PUBLIC-COMMONWEALTH OF VIRGINIA
KELLEY M. CAHOON
COUNTY OF ROANOKE
My Commission Expires
11/30/2006

20050916000482350 2/2 $14.00
Shelby Cnty Judge of Probate, AL
09/16/2005 01:26:32PM FILED/CERT

Sworn and subscribed before me the 9th day of ~~August~~ September, 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.

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

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