

STATE OF ALABAMA
COUNTY OF ST. SHELBY


20050920000487620 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
09/20/2005 11:21:35AM FILED/CERT

SUBORDINATION AGREEMENT

WHEREAS, **Joseph Juzang** and **Sophia W. Juzang**, (hereinafter referred to as "Borrowers"), have applied to **AmPro Mortgage Corporation** (hereinafter referred to as "Bank") for a loan of money in the amount of **\$286,750.00** to be secured by a mortgage on the property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which would in the absence of this Agreement be superior to the mortgage to be executed by the Borrowers to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan to the Borrowers unless the undersigned subordinate their lien on said property to the mortgage to be executed by the Borrowers to the Bank.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Bank to make the requested loan to the Borrowers, the undersigned hereby agree as follows:

The undersigned hereby subordinates to the mortgage to be executed by the Borrowers to the Bank all right, title and interest at law or equity of the undersigned in and to the following described property situated in Jefferson County, Alabama, to-wit:

Lot 1031, according to the Survey of Brook Highland, 10th Sector, 2nd Phase, as recorded in Map Book 18, Page 36 A&B, in Probate Office of SHELBY County, ALABAMA.

including without limitation, that certain mortgage recorded in Instrument Number 20040809000445530 in the Probate Office of SHELBY Alabama. Said mortgage is in the amount of \$60,000.00, recorded on May 28, 2004, and bearing the account number 9501821996001..

IN WITNESS WHEREOF, **Wachovia Bank** has caused its Asst. Vice-President to execute this Subordination Agreement with full authority for and on behalf of **Wachovia Bank** on the 6th day of September, 2005.

WACHOVIA BANK

BY: Kira Gurevich
Its: Kira Gurevich
Asst. Vice President