

810 Crescent Centre Dr #2 Franklin, Tennessee 3706 615-778-9255 - Fax: 615-778-9

SUBORDINATION AGREEMENT

Maximum Principal Indebtedness for Tennessee tax recording purposes is \$-0-.

On this, comes the borrower(s), Morton L. Carl and Trueheart C. Carl, hereinafter referred to as Borrower, and Countrywide Home Loans, Inc, hereinafter referred to as Holder, and;

WHEREAS, Borrower executed a(n)Subordination of a Open-end Mortgage executed by Morton L. Carl, Jr., and Trueheart C. Carl, which secured to Southtrust Bank an indebtedness in the original principal amount of \$160,000.00 and was dated April 9, 2004 and filed for record in Book 2004, page 26348, Judge of Probate Office for Shelby County, Alabama. Said Deed of Trust was assigned to Wachovia Bank, NA as of record, said Register's Office.

WHEREAS, Borrower is obtaining a new loan through Countrywide Home Loans in the amount of \$207,211.00, and;

WHEREAS, Borrower is desirous of Holder to subordinate their interest to the interest of Countrywide Home Loans;

NOW THEREFORE, Holder, having the proper authority does hereby subordinate its interest in the above-mentioned security instrument to the interest of Countrywide Home Loans.

Wachovia Bank, NA

Wachovia Bank, NA

By:

Its:

Notary Public

My Commission Expires:

Prepared by: Lender's Title and Escrow, LLC 810 Crescent Centre Drive, Suite 250 Franklin, TN 37067 (615) 778-9255 File #: 2510141

