WHEN RECORDED RETURN TO :

Colonial Bank, N.A.
2501 20th Place South
Ste. 101
Attn: Mortgage Dept.
Birmingham, AL 35223

20070111000018290 1/3 $17.00
Shelby Cnty Judge of Probate,AL
01/11/2007 03:41:56PM FILED/CERT

MORTGAGE LIEN SUBORDINATION AGREEMENT

STATE OF ALABAMA
COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS, That Kyle Woods (hereinafter referred to as "Mortgagor") WHEREAS, on September 9, 2005 did execute in favor of **Wachovia Bank**, (Hereinafter referred to as "Mortgagee") a mortgage which then and does now constitute a Lien as recorded in **Instrument #20051005600052100**0 , in the Office of the Judge of Probate of Shelby County , **Alabama** said property is described as follows:

Lot 2, according to the Survey of Resubdivison of Lots 1 and 4, South Cove, 3rd Sector, as recorded in Map Book 21, page 70, in the Probate Office of Shelby County, Alabama.

WHEREAS, the sum of **$20,462.00** **DOLLARS** is still owed on the debt secured by such mortgage and

WHEREAS, Mortgagor desire to refinance the existing first mortgage on said property through a new term mortgage in favor of **Colonial Bank** and to secure such loan by mortgage lien on the above described property, and desires that mortgage lien in favor of Mortgagee be subordinated and made junior to a mortgage lien which Mortgagor desires to effect by executing said mortgage with **Colonial Bank.**

WHEREAS, Mortgagee (in consideration of the fact that their mortgage will be better secured As a second lien on the property) has previously agreed, and are now willing and desirous of executing such document as is necessary to effect the subordination of their mortgage lien so as to allow Mortgagor to execute a mortgage furnishing a valid first lien in favor of and to **Colonial Bank.**

NOW, THEREFORE, Mortgagee does hereby subordinate his mortgage lien on the above described property, as established by mortgage, with such mortgage now, by virtue of this document, hereby made subordinate and junior to the mortgage executed by Mortgagor to **Colonial Bank ,** and which mortgage is being recorded simultaneously with this agreement, to secure an indebtedness of **$ 272,000.00** DOLLARS

Be it known, however, that the mortgage in favor of Mortgagee shall in all other respects remain in full force and effect and constitute a first valid lien against the above described property as to all other Liens (with the sole exception of the lien created in favor of **Colonial Bank.**

Mortgagor and Mortgagee warrant that Mortgagee is the owner of the mortgage.

IN WITNESS WHEREOF, we have hereunto set our signatures and seals this 28th day of December 2006.

Kyle Woods
Mortgagor

By: Glenn Garrett
Glenn Garrett
Its: Mortgage Lending Manager

STATE OF ALABAMA

20070111000018290 2/3 $17.00
Shelby Cnty Judge of Probate,AL
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COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Kyle Woods, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day, that being informed of the contents of the foregoing instrument, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 28th day of December, 2006

Tiffany Hutchins
Notary Public
My Commission Expires: 7/21/10

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Glenn Garrett whose name as Mortgage Lending Manager of Colonial Bank, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of such instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 28th day of December, 2006.

Tiffany Hutchins
Notary Public
My Commission Expires: 7/21/10

Wachovia Bank, National Association

Kira Gurevich

Kira Gurevich
Asst. Vice President

20070111000018290 3/3 $17.00
Shelby Cnty Judge of Probate, AL
01/11/2007 03:41:56PM FILED/CERT

STATE OF VIRGINIA)
)SS
COUNTY OF Roanoke)

I, Julia Hill, Notary Public for said County and State, certify that Kina Gorevich _____ personally came before me and acknowledged that he/she is the Asst Vice President of Wachovia Bank, N A, a national banking association, and that by the authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its Asst Vice President, sealed with its corporate seal.

Witness my hand and official seal this 2 day of January, 2007.

Julia Hill
Notary Public

My Commission Expires: 7-31-09

(TYPE) Julia Hill

OFFICIAL SEAL
NOTARY PUBLIC STATE OF ALABAMA
JULIA HILL
COUNTY OF ROANOKE
My Commission Expires
July 31, 2009