20070509000217040 1/2 \$14.00 Shelby Cnty Judge of Probate, AL 05/09/2007 09:43:13AM FILED/CERT

STATE OF ALABAMA)
SHELBY COUNTY)

DECLARATION OF SUBORDINATION

This Instrument serves to Declare that certain mortgage dated January 26, 2007, from Kenneth H. Underwood and Elizabeth Lea Underwood, husband and wife, to Wachovia Bank, with a maximum amount of Two Hundred Fifty Thousand and no/100--(\$250,000.00), held by the undersigned, which said mortgage was field for record on March 1, 2007 in Instrument No. 20070301000093470, in the Probate Office of Shelby County, Alabama, to be and is declared to be Second and Subordinate to the following described First Mortgage:

That certain mortgage from Kenneth H. Underwood and Elizabeth Lea Underwood, to SunTrust Mortgage, in the amount of Four Hundred seventeen thousand and no/100 (\$417,000.00), which said mortgage is recorded in Instrument No. 200705090002170 30 in the Probate Office of Shelby County, Alabama.

Note: The current first mortgage to Mortgage Electronic Registration Systems, Inc. as nominee for SouthTrust Mortgage recorded in Instrument No: 2005010400002250 is to be satisfied of record and that certain mortgage to SunTrust Mortgage in the amount of \$417,000.00 referenced above is now the first mortgage of record.

Said property being more particularly described as follows:

Lot 20-A, according to the Final Plat of Residential, Private Subdivision Stonegate Realty-Lake Lots Resurvey, as recorded in Map Book 29, page 139 in the Probate Office of Shelby County, Alabama.

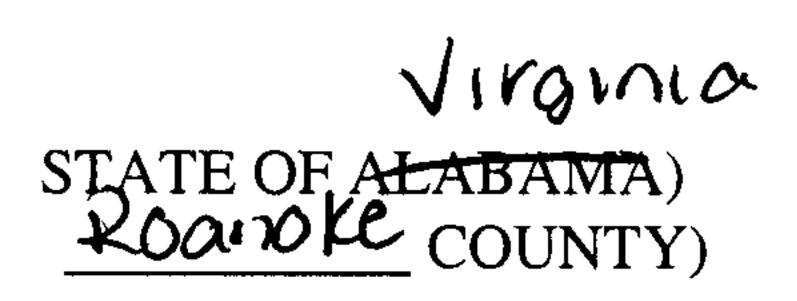
In witness whereof this instrument has been executed on this 26th day of April 2007.

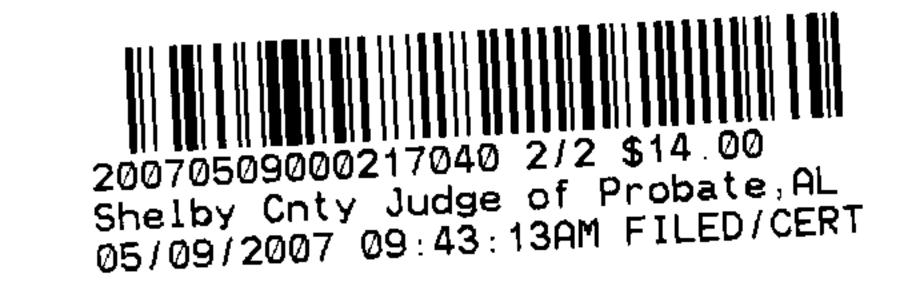
Wachovia Bank, N.A.

By Manica Villul

Its: Tramica Tolliver

Asst. Vice President





I, the undersigned, a Notary Public in and for said county and state, hereby certify that Tramica Tolliver, whose name as, Ast Vice President of Wachovia Bank, N.A., 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 the instrument, he/she as such officer and with full authority, executed the same voluntarily for and as the act of said Bank.

Given under my hand and seal, this $\frac{26}{6}$ day of April, 2007.

My Commission Expires:

Clayton T. Sweeney, Attorney at Law 2700 Highway 280 East, Suite 160 Birmingham, AL 35223

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