

STATE OF ALABAMA
COUNTY OF JEFFERSON

SUBORDINATION AGREEMENT

WHEREAS, David E. Wojczynski and Jennifer M. Wojczynski (hereinafter referred to as "Borrower"), has applied to **Liberty Mortgage Corporation** (hereinafter referred to as "Bank") for a loan of money in the amount of **\$301,300** 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 Borrower to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan to the Borrower unless the undersigned subordinate their lien in said property to the mortgage to be executed by the Borrower 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 Borrower, the undersigned hereby agree as follows:

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

Lot 28, according to the Survey of Greystone 7th Sector, Phase 1, as recorded in Map Book 18, Page 120 A, B, and C in the Probate Office of Shelby County, Alabama.
Together with the non-exclusive easement to use the private roadways, Common Areas and Hugh Daniel Drive, all as more particularly described in the Greystone Residential Declaration of Covenants, Conditions and Restrictions dated November 6, 1990 and recorded in Real 317, page 260 in the Probate Office of Shelby County, Alabama.

including without limitation, that certain mortgage dated November 19, 2002 and recorded in Instrument No. 20021218000633790 and further Subordination Agreement as recorded in Inst. No. 20040415000196720 in the amount of \$170,000.00 in the Probate Office of Shelby County, Alabama.

20080204

IN WITNESS WHEREOF Wachovia Bank, NA, f/k/a SouthTrust Bank
has caused its _____ to execute this
Subordination Agreement with full authority for and on behalf of
Wachovia Bank, NA f/k/a SouthTrust Bank this the ____ day of
_____ 2008.

WACHOVIA BANK, NA F/K/A SOUTHTRUST BANK

BY: Christy Vaughn
its Christy Vaughn
Asst. Vice President

STATE OF Virginia
COUNTY OF Roanoke

I, the undersigned authority, a Notary Public in and for said
county in said state hereby certify that Christy Vaughn
whose name as ASST VICE PRESIDENT for WACHOVIA BANK,
NA F/K/A SOUTHTRUST BANK 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, he as such officer, and
with full authority, executed the same voluntarily for and as the
act of WACHOVIA BANK, NA F/K/A SOUTHTRUST BANK on the day the same
bears date.

Given under my hand and official seal this the 28 day of
January, 2008.

Lynn Michelle Johnson
NOTARY PUBLIC

My commission expires: OCT 31 2009



Embossed Hereon is My Commonwealth of VA
Notary Public Seal - County of Roanoke
My commission expires 10/31/2009
Lynn Michelle Johnson ID #357587