

## SUBORDINATION AGREEMENT

20080206000050420 1/1 \$11.00  
Shelby Cnty Judge of Probate, AL  
02/06/2008 03:12:10PM FILED/CERT

STATE OF ALABAMA  
COUNTY OF Shelby

THAT, WHEREAS, NITA S. JONES, has an outstanding lien in favor of Wachovia Bank, NA, dated May 15, 2007, recorded on June 6, 2007, in the Probate Office of SHELBY COUNTY, Alabama, in Instrument No. 20070606000264490, in the amount of \$50,000.00, that certain real estate described herein to secure an indebtedness of \$50,000.00, and said lien is in full force and effect, and,

WHEREAS, NITA S. JONES, has made an application to SUNTRUST MORTGAGE, INC. for a loan in the sum of \$107,000.00 and said to SUNTRUST MORTGAGE, INC. is willing to make said loan to the said NITA S. JONES, provided she furnish it with a mortgage on the lands described in the aforesaid lien, and the said WACHOVIA BANK, N.A. subordinate the above described lien and make the same second and subservient to the mortgage to SUNTRUST MORTGAGE, INC., as recorded in INST.#

20080206000050410 and,

WHEREAS, the said WACHOVIA BANK, N.A. is willing to subordinate its said lien and make the lien second and subservient to the mortgage of the said to SUNTRUST MORTGAGE, INC. as an inducement to it to make said loan.

IT IS FURTHER agreed that should default in the payments under the terms of the real estate mortgage to WACHOVIA BANK, N.A., the said Lender agrees to notify SUNTRUST MORTGAGE, INC. of said default prior to taking legal action.

IN WITNESS WHEREOF, the said WACHOVIA BANK, N.A. has caused its name to be hereunto signed on the 22 day of January, 2008.

WACHOVIA BANK, N.A.

BY: Susan Cox

ITS: SUSAN COX  
ASST. VICE PRESIDENT

Virginia  
STATE OF ~~ALABAMA~~  
COUNTY OF Monte

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Susan Cox, whose name as ASST. VICE PRESIDENT of WACHOVIA BANK, N. A. a corporation, is signed to the foregoing instrument, and who known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, she/he executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 22 day of January, 2008.



Gulen Kiri  
Notary Public  
My Commission expires: 7 31 09

Prepared By:  
STEWART & ASSOCIATES, P.C.  
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BIRMINGHAM, ALABAMA 35243

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