

**This Document Prepared By:**

Wachovia Bank, National Association  
Retail Credit Servicing  
P.O. Box 50010  
Roanoke, VA 24022

**When Recorded, Return To:**



Record and Return To:  
Fiserv Lending Solutions  
P.O. BOX 2590  
Chicago, IL 60690

FOSHEE, JOHN C

Parcel No: #13 7 26 3 001 016.000

## SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 11TH day of JANUARY, 2008, by WACHOVIA BANK (herein "Subordinating Lender") and WACHOVIA BANK, a national banking association (herein "Lender").

**WHEREAS:**

- A. JOHN C AND MARY S FOSHEE, of 1533 NAPOLEON DRIVE, ALABASTER, ALABAMA (herein "Borrower"), has applied to Lender for a loan in the amount of \$ 66947.63 to be made to Statement. Such debt will be secured by a security instrument covering certain real property recorded on or shortly thereafter JANUARY 11, 2008 (herein "Subsequent Security Instrument").
- B. The real property offered by Borrower as security to Lender is currently subject to the prior lien of the Subordinating Lender (herein "Original Security Instrument").
- C. Lender will make such loan to Borrower only on the condition precedent that such Original Security Instrument be subordinated to the lien of the Subsequent Security Instrument given by Borrower to Subordinating Lender on JANUARY 11, 2008.
- D. The Original Security Instrument, which is to be subordinated, covers real property located at 1533 NAPOLEON DRIVE and SHELBY.
- E. The Original Security Instrument was made on the 11TH day of APRIL, 2006, and filed or recorded on MAY 1, 2006, in book 20060501000202410 at page number(s) of the records of the County SHELBY, State of ALABAMA.

**NOW, THEREFORE**, for a good and valuable consideration, the receipt of which is hereby acknowledged, Subordinating Lender hereby agrees that the lien of the Original Security Instrument is subordinate and junior to the lien of the Subsequent Security Instrument including any modifications, extension or renewal of the Subsequent Security Instrument and that the Subsequent Security Instrument shall also have a prior and superior right over the lien of the Original Security Instrument.

**IN WITNESS WHEREOF**, the said officers of Subordinating Lender have hereunto set their hands and seals this 16 day of January, 2008.

**Visit#: 0800495845**

ACKNOWLEDGEMENT

For a Corporation:

State of Alabama

County of Jefferson

This foregoing instrument was acknowledged before me on January 16, 2008  
(Date)

By TANYA LOUVIERE \_\_\_\_\_ of WACHOVIA BANK \_\_\_\_\_

\_\_\_\_\_  
(Name of officer or agent) (Name of corporation acknowledging)  
North Carolina  
(State or place of incorporation)

(Place Notary Stamp Here)

April Latorre  
Signature of Person Taking Acknowledgement

Notary  
Title or Rank

Serial Number if Any

My Commission Expires: **MY COMMISSION EXPIRES  
OCTOBER 20, 2008**

0800790978