

This Document Prepared By:

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



REID, BILLY J

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

Parcel No: N/A

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 2nd day of May, 2008, by Wachovia Bank (herein "Subordinating Lender") and Wachovia Bank, a national banking association (herein "Lender").

WHEREAS:

- A. Billy J Reid and Lorene H Reid, of 200 Stetson Ln, Alabaster, AL (herein "Borrower"), has applied to Lender for a loan in the amount of \$ \$22,332.52 to be made to Statement. Such debt will be secured by a security instrument covering certain real property recorded on or shortly thereafter May 2, 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 May 2, 2008.
- D. The Original Security Instrument, which is to be subordinated, covers real property located at 200 Stetson Ln and Shebly.
- E. The Original Security Instrument was made on the 19th day of January, 2007, and filed or recorded on February 7, 2007, in book at page number(s) of the records of the County Shebly, State of AL.

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 13th day of May, 2008.

Visit#: 0808191130

[illegible]

By:

ATTEST:

The State of

Given under my hand this 5th day of May, A. D. 2008.

Robin L. Greer
(Style of Officer)

(09/06) Alabama Subordination Agreement