



20080813000325060 1/2 \$14.00
 Shelby Cnty Judge of Probate, AL
 08/13/2008 08:25:37AM FILED/CERT

This Document Prepared By:

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

When Recorded, Return To:



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 Fiserv Lending Solutions
 P.O. BOX 2590
 Chicago, IL 60690

SPENCER, EDWARD W

Parcel No: 1708-A

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 30th day of May, 2008, by Wachovia Bank (herein "Subordinating Lender") and Wachovia Bank, a national banking association (herein "Lender").

WHEREAS:

- A. Edward W Spencer and Mary P Spencer, of 259 Highland Park Dr., Birmingham, AL (herein "Borrower"), has applied to Lender for a loan in the amount of \$ \$329,600.00 to be made to Statement. Such debt will be secured by a security instrument covering certain real property recorded on or shortly thereafter May 30, 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 30, 2008.
- D. The Original Security Instrument, which is to be subordinated, covers real property located at 259 Highland Park Dr. and Shelby.
- E. The Original Security Instrument was made on the 26th day of June, 2004, and filed or recorded on July 26, 2004, in book 27 at page number(s) 90 A & B, of the records of the County Shelby, 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 23rd day of June, 2008.

Visit#: 0812895280

Wachovia Bank, National Association

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By: Janie Briggs

Name: Janie Briggs
Title: Officer

ATTEST: Beth Armstrong

Name: Beth Armstrong
Title: AVP

ACKNOWLEDGEMENT

For a Corporation:

The State of Alabama)

Jefferson County)
I, Robin L. Green a Notary Public

in and for said County in said State, hereby certify that Janie Briggs, whose name as Officer of the Wachovia Bank, a corporation, 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 said corporation.

Given under my hand this 23rd day of June, A. D. 2008.

Robin L. Green
(Style of Officer)

ROBIN L GREEN
NOTARY PUBLIC, STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES FEBRUARY 22, 2011

Visit#: 0812895280