

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

DONAHUE, ELSIE M

Parcel No: 117363000028162

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 4TH day of FEBRUARY, 2008, by WACHOVIA BANK, N.A. (herein "Subordinating Lender") and WACHOVIA BANK, N.A., a national banking association (herein "Lender").

WHEREAS:

A. ELSIE M. DONAHUE AND BILLY DONAHUE, of 116 STRATFORD CICLE, PELHAM, AL (herein "Borrower"), has applied to Lender for a loan in the amount of \$ 11,460.75 to be made to Statement. Such debt will be secured by a security instrument covering certain real property recorded on or shortly thereafter 2/4/2008 (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 2/4/2008.

D. The Original Security Instrument, which is to be subordinated, covers real property located at 116 STRATFORD CIRCLE PELHAM AL and SHELBY COUNTY.

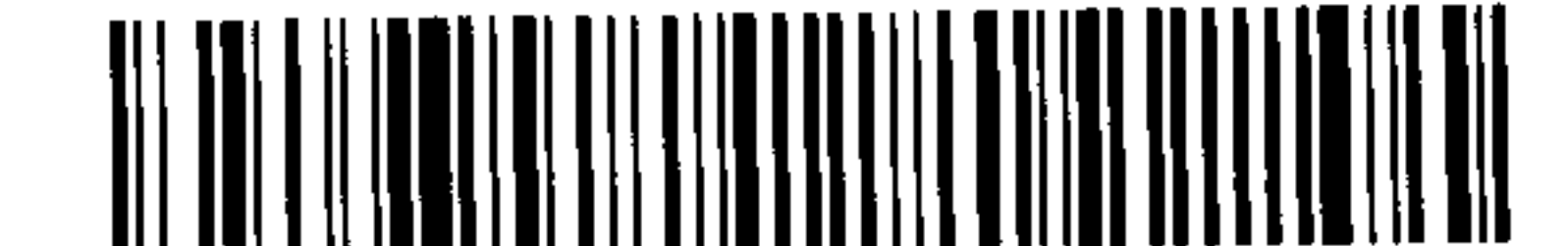
E. The Original Security Instrument was made on the 29TH day of JULY, 2005, and filed or recorded on 8/15/2005, in book 15 at page number(s) 81, of the records of the County SHELBY, State of AL.

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 31 day of July, 2008.

Visit#: 0802395657

Wachovia Bank, National Association



20080815000328450 2/2 \$14.00
Shelby Cnty Judge of Probate, AL
08/15/2008 09:40:30AM FILED/CERT

By: Colleen M. Kowalczyk

Name: COLLEEN M. KOWALCZYK

Title: VP

ATTEST: Amy Davis

Name: AMY DAVIS

Title: PROCESSOR

ACKNOWLEDGEMENT

For a Corporation:

The State of Pa)

Berks County)
I, Deanna M. Taddel a Notary Public
in and for said County in said State, hereby certify that COLLEEN M. KOWALCZYK
whose name as VP of the WACHOVIA BANK, N.A.

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 31 day of July, A. D. 2008

Deanna M. Taddel
(Style of Officer)

Deanna M. Taddel

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Deanna M. Taddel, Notary Public
City Of Reading, Berks County
My Commission Expires Jan. 4, 2011

Member, Pennsylvania Association of Notaries

Visit#: 0802395657