

This Document Prepared By:

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



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

VINES, JAMES LEROY

Parcel No: 109290002052049

SUBORDINATION AGREEMENT

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

WHEREAS:

- A. JAMES LEROY VINES AND VERA L VINES, of 6133 VALLEY STATION DR, PELHAM, AL (herein "Borrower"), has applied to Lender for a loan in the amount of \$ 106144.00 to be made to Statement. Such debt will be secured by a security instrument covering certain real property recorded on or shortly thereafter 12/04/08 (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 12/04/08.
- D. The Original Security Instrument, which is to be subordinated, covers real property located at 6133 VALLEY STATION DR and SHELBY.
- E. The Original Security Instrument was made on the 17TH day of AUGUST, 2007, and filed or recorded on 07/31/07, in book 20070831000411070 at page number(s)-----, 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 4th day of DECEMBER, 2008.

Visit#: 0832995915



20090105000001810 2/2 \$14.00
 Shelby Cnty Judge of Probate, AL
 01/05/2009 10:17:13AM FILED/CERT

Wachovia Bank, National Association

By: Cecilia Lee

Name: CECILIA LEE
 Title: BANK OFFICER

ATTEST: Myra Dean

Name: MYRA DEAN
 Title: PROCESSOR

ACKNOWLEDGEMENT

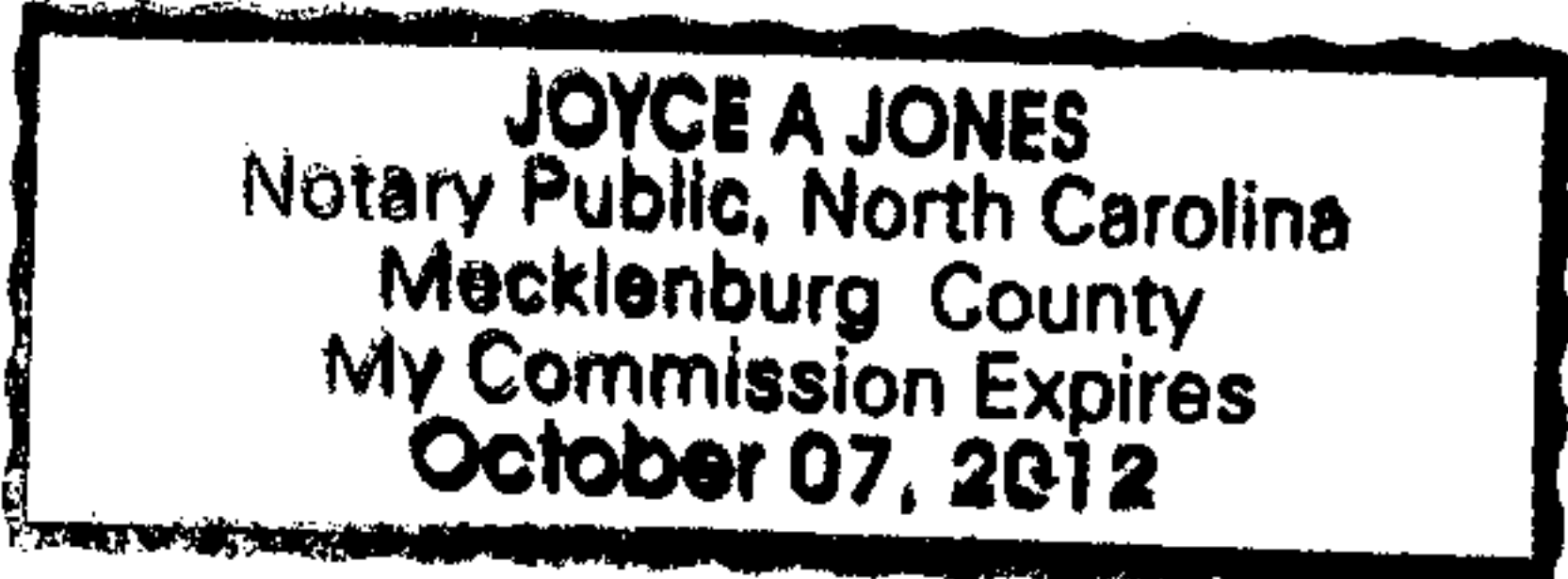
For a Corporation:

The State of NC)

MECKLENBURG County)
 I, JOYCE A JONES a NOTARY PUBLIC
 in and for said County in said State, hereby certify that CECILIA LEE, whose
 name as BANK OFFICER of the WACHOVIA,
 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 4th day of DECEMBER, A. D. 2008.

Joyce A Jones
 (Style of Officer)



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