

SUBORDINATION AGREEMENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

Wachovia Bank, N.A. is the owner and holder of that certain mortgage executed by Jason Harris and Karen Harris, said mortgage is recorded in Instrument Number 20070518000263980 in the Probate Office of Shelby County, Alabama.

Wachovia Bank, N.A. does hereby declare the lien of its said mortgage and the debt thereby secured to now be Second and Subordinate to the lien and claim of that certain mortgage dated January 21, 2009 from Jason Harris and Karen Harris to New South Federal Savings Bank which secures a debt in the amount of \$196,000.00 and is recorded in Instrument Number 200901280000 in the Probate Office of Shelby County, Alabama.

Both mortgages encumber certain real property described as follows:

Part of Lot 48 of the Norwick Forest Subdivision, 3rd Sector, Phase 2, a map or plat of which is recorded in Map Book 23, Page 121, in the Probate Office of Shelby County Alabama, and more particularly described as follows:

Beginning at an iron pin found on the right of way of Kinglsey Court, common to Lots 48 and 49 of said subdivision; thence run Southeasterly and radially to the culde-sac a distance of 43.11 feet to an iron pin set; thence with a deflection angle of 45 degrees 57 minutes 52 seconds to the right and run a distance of 52.14 feet to an "X" set in the centerline of a concrete flume; thence with a deflection angle of 6 degrees 56 minutes 24 seconds to the left run along the centerline of said concrete flume a distance of 66.67 feet to an "X" set in centerline of flume; thence with a deflection angle of 5 degrees 55 minutes 38 seconds to the left continue along centerline of concrete flume a distance of 99.35 feet to an "X" set in the centerline of concrete flume; thence leaving said flume with a deflection angle of 111 degrees 02 minutes 05 seconds to the right run a distance of 189.97 feet to an Iron pin found; thence with a deflection angle of 101 degrees 11 minutes 53 seconds to the right run a distance of 219.14 feet to an iron pin found; thence leaving with a curve turning to the left with a radius of 55.00 feet; with a chord length of 57.87 feet, run along said are a distance of 60.94 feet to the Point of Beginning, lying in the Southeast 1/2 of the Southwest % of Section 34, Township 20 South, Range 3 West.

Commission Expires: {AFFIX SEAL}

Prepared By: Luke A. Henderson, Esq. Bynum & Bynum, Attorneys 17 Office Park Circle Birmingham, AL 35223 (205) 870-8090 Holary Public Mechalle aphroco



Embossed Herson is My Commonwealth of WA Notary Public Seal - County of Rosmoles My commission expires 10/31/2009 Lynn Michelle Johnson ID #357587