

SUBORDINATION AGREEMENT

Notice: This Subordination Agreement results in your security interest in the property becoming subject to and of lower priority than the lien of some other or later security instrument.

This Subordination Agreement made as of the 23 day of January, 2009, by Wachovia Bank, National Association (name of original lender), having an address of P.O. Box 50010 Roanoke, VA 24022 ("Subordinator"), and Wells Fargo Bank, N.A. (Name of New Lender), a corporation organized and existing under the laws of the State of Minnesota with its principal place of business at 2051 Killebrew Drive, Suite 500, Bloomington, MN 55425 ("Lender").

RECITALS:

- A. Samuel T. Walley and Loren Walley (Name of Borrower), of 112 Morning Mist Trail, Alabaster, AL 35007 (address), ("Borrower") has applied to Lender for a loan to be made to Borrower and to be evidenced by a promissory note secured by a mortgage covering certain real property.
- B. The real property offered by Borrower as security to Lender is currently subject to the prior lien of the mortgage described below.
- C. Lender will make such loan to Borrower only on the condition precedent that such mortgage be subordinated to the lien of the mortgage described below to be given by Borrower to Lender.

In consideration of the matters described above, and of the mutual benefits and obligations set forth in this agreement, the parties agree as follows:

The mortgage to be subordinated covers real property described as:

Lot 504, according to the Final Plat of Stage Coach Trace, Sector 5, as recorded in Map Book 33, Page 26, in the Probate Office of Shelby County, Alabama.

And made on the 8th day of June, 2007, in the original amount of \$49,000.00, by and between Samuel T. Walley and Loren Walley (Borrower) and Wachovia Bank, National Association (Subordinator), and filed of recorded on June 29, 2007, in Instrument Number 20070629000307760, of the records of the County of Shelby, State of Alabama, shall be and the same is now subordinated and made subject and subsequent to the lien of that certain mortgage covering the real property referenced above, dated

1/26/2009, between Samuel T. Walley and Loren Walley (Borrower) and Wells Fargo Bank, N.A. (Lender), in the original amount of \$156,000.00, and filed or recorded on the 3rd day of February, 2009, in Instrument Number 20090203000032890, of the records of the County of Shelby, State of Alabama.

The undersigned Subordinator has executed this agreement at Roanoke, VA
(designate location), on the date first appearing above.

Wachovia Bank, National Association

By: Tramica Tolliver

As Its: Tramica Tolliver
Asst. Vice President

State of VA
County of Roanoke

I, the undersigned authority, a Notary Public, in and for said County, in said State,
hereby certify Tramica Tolliver, whose name as LVD
is signed to the foregoing Subordination Agreement and who is known to me,
acknowledged before me on this day that being informed of the contents of said
Subordination Agreement, they executed the same voluntarily and with full authority and
as their act on the day the same bears date.

Given under my hand and official seal this, 23 day of January,
2009.

Julia Hill Julia Hill
Notary Public
My Commission Expires: 7-31-09



Embossed Hereon is My Commonwealth of VA
Notary Public Seal - County of Roanoke
My commission expires 7/31/2009
Julia Hill ID #997898