

MODIFICATION AND DEED OF SUBORDINATION

STATE OF ALABAMA
COUNTY OF SHELBY

WACHOVIA BANK, NA is the owner and holder of that certain mortgage executed by GAYAS AHMED AND FOUZIA R. AHMED said mortgage is recorded in Instrument No. 200705011000220960, dated April 16, 2007, recorded May 11, 2007 in the amount of \$58,800.00 in the Probate Office of SHELBY County, Alabama

The Lender's and (if any) the Trustee's agreement to subordinate the lien of the existing Security Instrument is conditioned on a reduction of the credit limit on Borrower(s)' revolving line of credit account from \$58,800.00 to a maximum, at any of time of \$51,100.00. By signing this Agreement below, each Borrower who signed the credit agreement for the account agrees to this change.

WACHOVIA BANK, NA 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 FEBRUARY, 2009 from GAYAS AHMED AND FOUZIA R. AHMED to Aliant Bank which secures a debt in the amount of ONE HUNDRED THIRTY EIGHT THOUSAND FIVE HUNDRED DOLLARS AND NO CENTS (\$138,500.00) and is recorded in Inst # 20090206000041610 in the Probate Office of SHELBY County, Alabama.

Both mortgages encumber certain real property described as follows:

LOT 7, ACCORDING TO THE MAP AND SURVEY OF QUAIL RUN, PHASE 2, AS RECORDED IN MAP BOOK 7, PAGE 113, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

This Subordination Agreement has been caused to be executed and delivered on this 28 day of January, 2009.

WACHOVIA BANK NA
(name of 2nd lien holder)

By:

April Duffey
April Duffey
Asst. Vice President

STATE OF Virginia

COUNTY OF Roanoke

I, the undersigned, a Notary Public in and for said County in said State hereby certify that April Duffey whose name as AVP of Wachovia Bank 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 this instrument, he/she as such officer and with full authority, executed the same voluntarily as the act of AVP.

Given under my hand and official seal this 28 day of January, 2009.

Commission Expires: _____
{AFFIX SEAL}

Brenda S. Farrell
Notary Public



Embossed Hereon is My Commonwealth of VA
Notary Public Seal - County of Roanoke
My commission expires 8/31/2010
Brenda S. Farrell ID #270861

We, GAYAS AHMED AND FOUZIA R. AHMED, hereby acknowledge that our credit limit has been reduced to \$51,100.00.

Gayas Ahmed
GAYAS AHMED

DATE

Fouzia R. Ahmed
FOUZIA R. AHMED

DATE

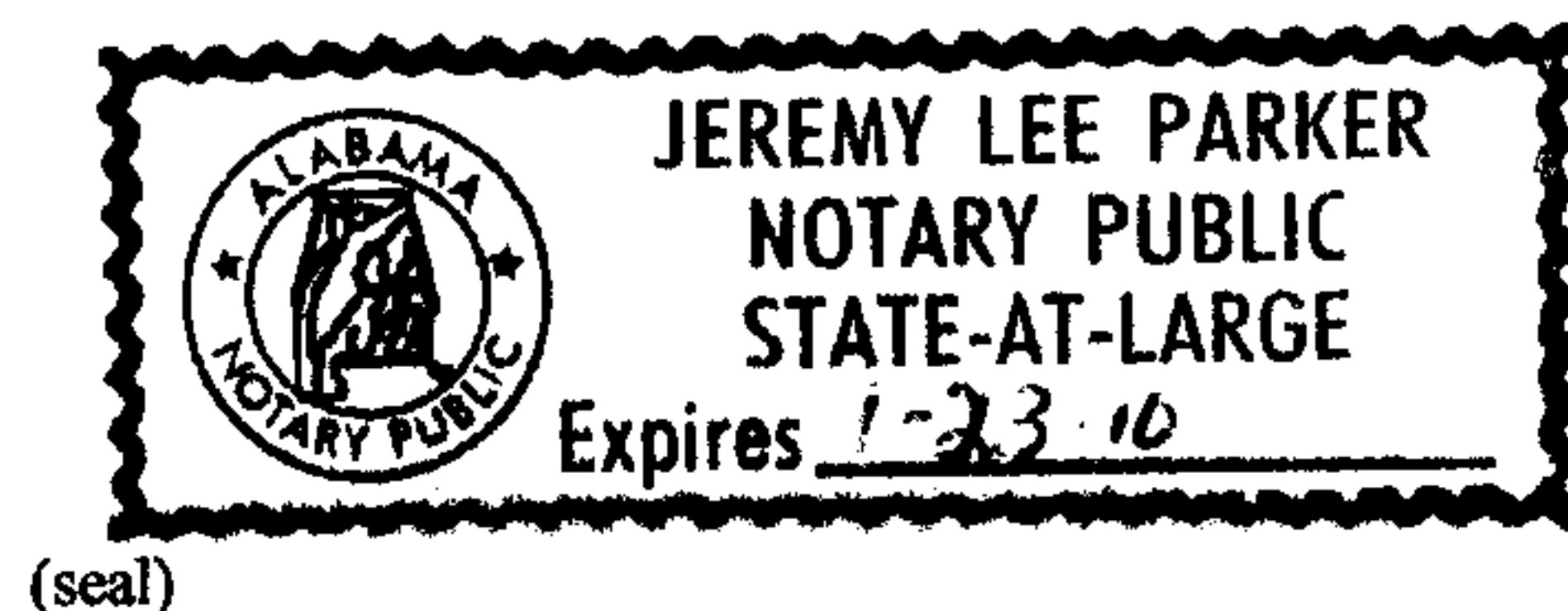
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STATE OF ALABAMA
COUNTY JEFFERSON

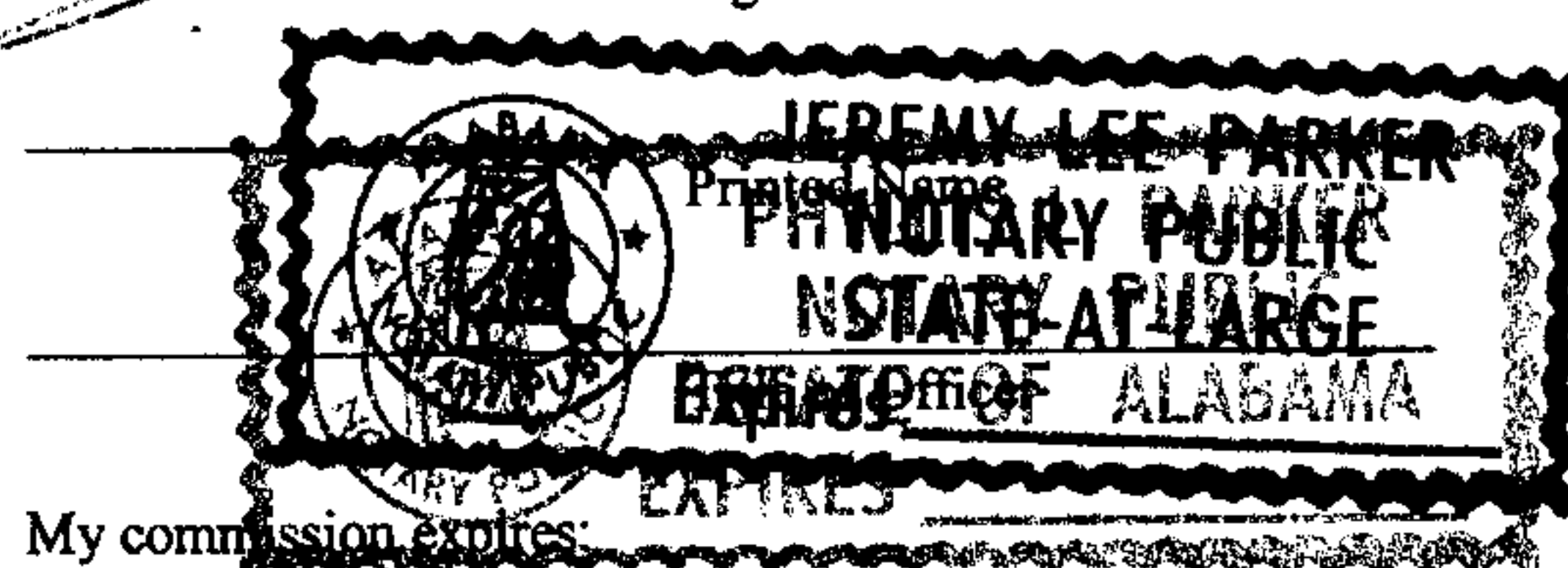
I, the undersigned authority, hereby certify that GAYAS AHMED AND FOUZIA R. AHMED whose names are signed to the foregoing agreement and who is known to me, acknowledged before me on this day that, being informed of the contents of the agreement, they executed the same voluntarily on the day the same bears date.

Given under my hand this 10th day of January, 2009, A. D.

Signature Officer



(seal)



My commission expires:

Prepared by:
Susan T. Owens
Aliant Bank
1100 Corporate Parkway Suite 10
Birmingham, AL. 35242
(205) 408-2044

ACKNOWLEDGEMENT

State of Alabama

County of

I, hereby