

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 28 th day of JANUARY 2009, by WACHOVIA BANK, NATIONAL ASSOCIATION [Name of original lender], having an address of 301 SOUTH COLLEGE STREET VA 0343, CHARLOTTE, NC 28288 ("Subordinator"), and REGIONS BANK DBA REGIONS MORTGAGE [Name of new lender], a corporation with its principal place of business at 2050 PARKWAY OFFICE CIRCLE, BIRMINGHAM, AL 35244 ("Lender").

RECITALS:

- A. MARK A. MURO AND ALLISON G. MURO [Name of Borrower], of 2172 BAILEY BROOK DRIVE BIRMINGHAM, AL 35244 ("Borrower"), have 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:

SUBORDINATION OF EXISTING MORTGAGE

The mortgage to be subordinated covers real property described as:

LOT 45, ACCORDING TO THE SURVEY OF RIVERCHSE WEST DIVIDING RIDGE-FIRST ADDITION AS RECORDED IN MAP BOOK 7, PAGE 3, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

and made on the 1ST day of SEPTEMBER 2006 between MARK A MURO AND ALLISON MURO [Borrower] and WACHOVIA BANK, NATIONAL ASSOCIATION [Subordinator], IN THE ORIGINAL AMOUNT OF \$33,900.00 and filed ON SEPTEMBER 27, 2006 AS INSTRUMENT NUMBER 20060927000480230 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, between MARK A MURO AND ALLISON MURO [Borrower] and REGIONS BANK DBA REGIONS MORTGAGE [Lender], and filed or recorded on the 24th day of February, 2009, in book * page _____, of the records of the County of SHELBY, State of ALABAMA in the amount of \$121,000.00.

* Inst. 20090224000066300

The undersigned Subordinator has executed this agreement at _____ [designate location], on the date first appearing above.

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Wachovia Bank, National Association

SUBORDINATOR

By: Jeffrey G. Rackley
Its: Jeffrey G. Rackley
Asst. Vice President

State of VA
County of Roanoke

This instrument was acknowledged before me this 27 day of January,
2009, for and on behalf of
Jeffrey Rackley, Wachovia Bank.

[Signature]

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
Jill Hill ID #387526