

## SUBORDINATION AGREEMENT

STATE OF ALABAMA  
COUNTY OF SHELBY

WHEREAS, Allen J. Lang and Kathy J. Lang, Mortgagors, have an outstanding mortgage in favor of Wachovia Bank, N.A., Mortgagee, that encumbers certain real property described therein to secure an indebtedness, and said mortgage is in full force and effect; and;

WHEREAS, Allen J. Lang and Kathy J. Lang, Mortgagors, have made an application to SunTrust Mortgage, Inc. for a Mortgage loan in the sum of \$375,000.00 and said SunTrust Mortgage, Inc. is willing to make said loan to the said Allen J. Lang and Kathy J. Lang, provided they furnish it with a mortgage on the lands described in the aforesaid mortgage, and the said Wachovia Bank, N.A. subordinate the above described lien and make the same second and subservient to the mortgage of SunTrust Mortgage, Inc. and;

WHEREAS, the said Wachovia Bank, N.A. is willing to subordinate its said lien and make it second and subservient to the mortgage of said SunTrust Mortgage, Inc. as an inducement to it to make said loan.

NOW THEREFORE, in consideration of the premises and the further consideration of the sum of \$1.00, cash in hand paid, the receipt of which is hereby acknowledged, the mortgage from Allen J. Lang and Kathy J. Lang, Mortgagors, to Wachovia Bank, N.A., Mortgagee, in the principal amount of \$175,000.00, dated 10/20/2006, and recorded in the Probate Office of Shelby County, Alabama on 11/15/2006 in Instrument 20060005000558840, shall be second and subservient to the mortgage of SunTrust Mortgage, Inc., Mortgagee, to secure the sum of \$375,000.00, plus interest, on the land described therein, and the said lien of the said Wachovia Bank, N.A. shall be second and subordinate to the mortgage of Suntrust Mortgage, Inc., said mortgage to be recorded in Shelby County, Alabama.

IT IS FURTHER agreed that should Allen J. Lang and Kathy J. Lang, Mortgagors, default in their payments or the terms of the real estate mortgage to Suntrust Mortgage, Inc., the said Suntrust Mortgage, Inc. agrees to notify Wachovia Bank, N.A. of said default prior to taking legal action.

IN WITNESS WHEREOF, the said has caused its name to be signed on this the 9 day of April, 2009.

WACHOVIA BANK, N.A.

BY: [Signature]

As its:

SUSAN COX  
ASST. VICE PRESIDENT

STATE OF VA

COUNTY OF Roanoke

I, the undersigned Notary Public and for said state and county, hereby certify that Susan Cox, whose name as A.V.P. of Wachovia Bank, N.A., a VA corp, 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/she, as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand and official seal on this 9 day of April, 2009.

[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

John Hill ID #997528

This instrument prepared by:

Stewart & Associates, P.C.

3595 Grandview Parkway Suite 645

Birmingham, AL 35243



20090429000156740 2/2 \$14.00

Shelby Cnty Judge of Probate, AL

04/29/2009 08:14:31 AM FILED/CERT