

20090505000166240 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
05/05/2009 01:03:59 PM FILED/CERT

This Document Prepared By:

Wachovia Bank, National Association

Retail Credit Servicing

P.O. Box 50010

Roanoke, VA 24022

When Recorded, Return To:

Wachovia Bank, National Association

Retail Credit Servicing

P.O. Box 50010

Roanoke, VA 24022

Parcel No: No Parcel #

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 18 day of 01, 2008, by Wachovia Bank (herein "Subordinating Lender") and Wachovia Bank, a national banking association (herein "Lender").

WHEREAS:

A. Nancy Lewis Holland , of 123 Belvedere Dr , Birmingham , AL (herein "Borrower"), has applied to Lender for a loan in the amount of \$ 195,349.63 to be made to Statement. Such debt will be secured by a security instrument covering certain real property recorded on or shortly thereafter 01/18/08 (herein "Subsequent Security Instrument").

B. The real property offered by Borrower as security to Lender is currently subject to the prior lien of the Subordinating Lender (herein "Original Security Instrument").

C. Lender will make such loan to Borrower only on the condition precedent that such Original Security Instrument be subordinated to the lien of the Subsequent Security Instrument given by Borrower to Subordinating Lender on 01/18/08.

D. The Original Security Instrument, which is to be subordinated, covers real property located at 123 Belvedere Dr Birmingham AL 35242 and Shelby .

E. The Original Security Instrument was made on the 18 day of 01, 2008, and filed or recorded on 02/18/08, in book 20080218000064650 at page number(s, of the records of the County Shelby , State of Alabama.

NOW, THEREFORE, for a good and valuable consideration, the receipt of which is hereby acknowledged, Subordinating Lender hereby agrees that the lien of the Original Security Instrument is subordinate and junior to the lien of the Subsequent Security Instrument including any modifications, extension or renewal of the Subsequent Security Instrument and that the Subsequent Security Instrument shall also have a prior and superior right over the lien of the Original Security Instrument.

IN WITNESS WHEREOF, the said officers of Subordinating Lender have hereunto set their hands and seals this 28 day of April, 2008.

Visit#: 0801690651

Wachovia Bank, National Association

By: Colleen Kowalczyk

Name: Colleen Kowalczyk
Title: Vice President



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ATTEST: Jeanette Cruz

Name: Jeanette Cruz
Title: Processor

ACKNOWLEDGEMENT

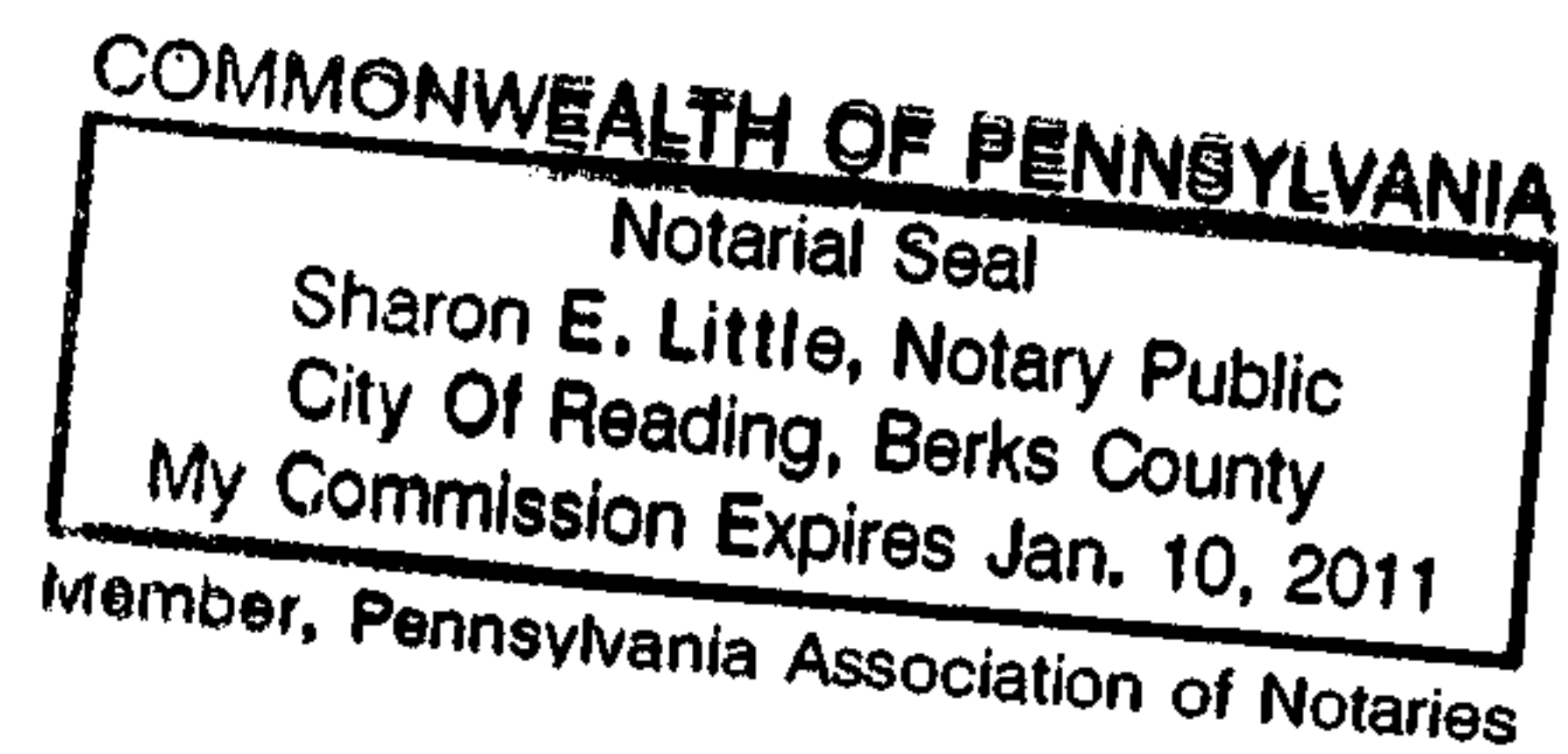
For a Corporation:

The State of PA
Berks County)

I, Sharon E Little a Notary Public
in and for said County in said State, hereby certify that Colleen Kowalczyk,
whose name as Vice President Wachovia Bank,
a corporation, 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, as such officer and with full
authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this 28 day of April, A. D. 2009.

Sharon E Little
(Style of Officer)



Visit#: 0801690651