



20090506000168680 1/2 \$14.00  
Shelby Cnty Judge of Probate, AL  
05/06/2009 02:07:15 PM FILED/CERT

**This Document Prepared By:**

SUSAN C WERTZ

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:** 131014002047000

## **SUBORDINATION AGREEMENT**

This Subordination Agreement made as of the 27TH day of MARCH, 2007, by WACHOVIA BANK NATIONAL ASSOCIATION (herein "Subordinating Lender") and WACHOVIA BANK NATIONAL ASSOCIATION, a national banking association (herein "Lender").

**WHEREAS:**

A. MARTHA J STANLEY AND CHRISTY M STANLEY, of 2645 CHANDAFERN CR, PELHAM, AL (herein "Borrower"), has applied to Lender for a loan in the amount of \$ 134659.05 to be made to Statement. Such debt will be secured by a security instrument covering certain real property recorded on or shortly thereafter 03/27/07 (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 03/27/07.

D. The Original Security Instrument, which is to be subordinated, covers real property located at 2645 CHANDAFERN CR and SHELBY COUNTY.

E. The Original Security Instrument was made on the 27TH day of MARCH, 2007, and filed or recorded on 05/04/07, INSTRUMENT# 20070504000209410, of the records of the County SHELBY, State of AL.

**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 29<sup>th</sup> day of April, 2009.

MEL:325401000197781  
INST#20070504000209430  
Visit#: 0707595921

Wachovia Bank, National Association

By: Colleen Kowalczyk

Name: COLLEEN KOWALCZYK  
Title: VP

  
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ATTEST: Susan C. Wertz

Name: SUSAN C WERTZ  
Title: PROCESSOR

ACKNOWLEDGEMENT

For a Corporation:

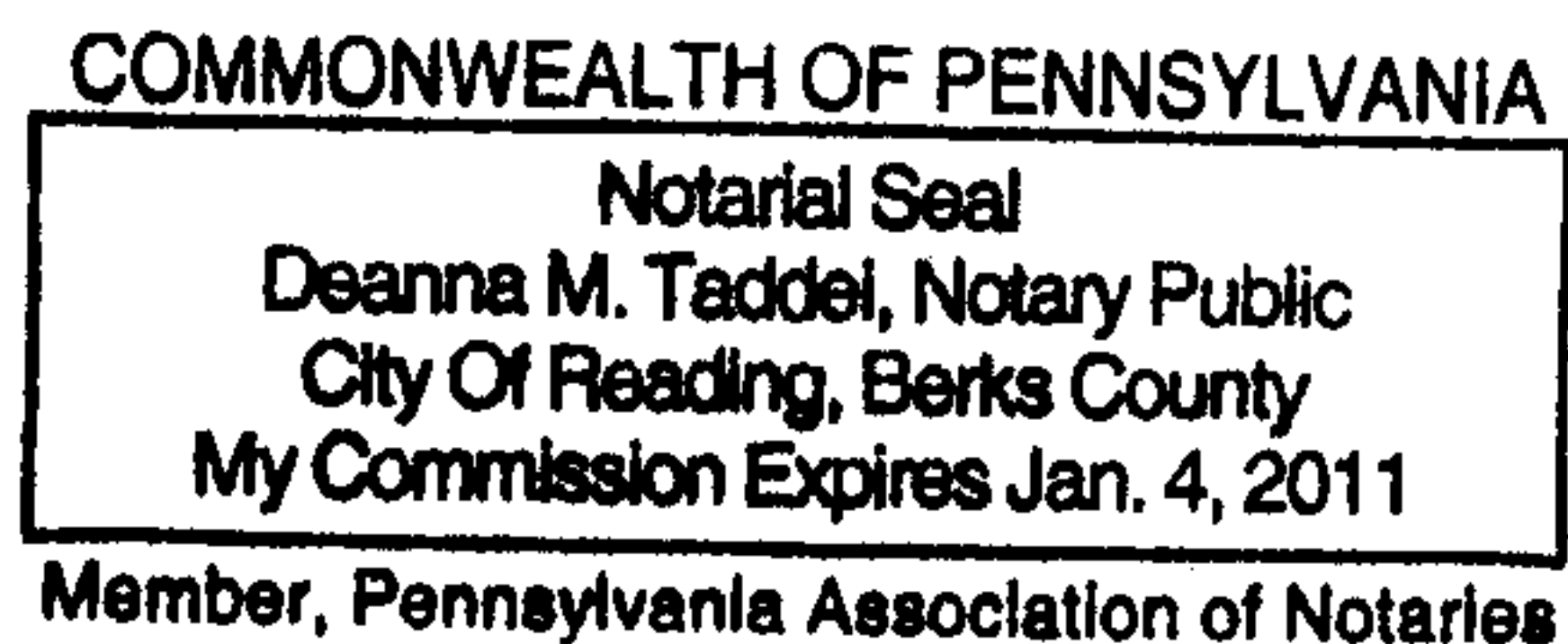
The State of Pa )

I, Deanna M. Taddel County) Berks  
a Notary Public  
in and for said County in said State, hereby certify that COLLEEN KOWALCZYK  
, whose name as VP VP of the WACHOVIA BANK NATIONAL ASSOCIATION

, 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 29<sup>th</sup> day of April, A. D. 2009.

Deanna M. Taddel  
(Style of Officer)



Visit#: 0707595921