

20090520000189690 1/2 \$14.00  
Shelby Cnty Judge of Probate, AL  
05/20/2009 10:16:53 AM 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:** 11-7-25-0-004-040-000

## **SUBORDINATION AGREEMENT**

This Subordination Agreement made as of the 23rd day of JANUARY, 2009, by WACHOVIA BANK (herein "Subordinating Lender") and WACHOVIA BANK NATIONAL ASSOCIATION, a national banking association (herein "Lender").

**WHEREAS:**

- A. WILLIAM STUMAN AND TANA STUMAN, of 2141 PARTRIDGE BERRY RD, HOOVER , AL 35244 (herein "Borrower"), has applied to Lender for a loan in the amount of \$ 151002.00 to be made to Statement. Such debt will be secured by a security instrument covering certain real property recorded on or shortly thereafter 01/23/09 (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 01/23/09.
- D. The Original Security Instrument, which is to be subordinated, covers real property located at 2141 PARTRIDGE BERRY RD HOOVER AL 35244 and SHELBY COUNTY.
- E. The Original Security Instrument was made on the 12TH day of JUNE, 2007, and filed or recorded on 07/10/07, in the records of the SHELBY County, 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 19 day of March, 09.

Visit#- 0835095986

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Wachovia Bank, National Association

By: Kirsten Leong

Name: KIRSTEN LEONG

Title: BANK OFFICER

ATTEST: Tomeka Powell

Name: TOMEKA POWELL

Title: PROCESSOR

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#### ACKNOWLEDGEMENT

#### For a Corporation:

The State of North Carolina

Mecklenburg County)

I, Ivey Davis a Notary  
in and for said County in said State, hereby certify that KIRSTEN LEONG,  
whose name as BANK OFFICER 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 19 day of March, A. D. 2009.

Ivey Davis  
(Style/of Officer)



Visit#: 0835095986