

This Document Prepared By:

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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: 101010001001008

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 5th day of November, 2007, by Wachovia Bank, NA (herein "Subordinating Lender") and Wachovia Bank, NA, a national banking association (herein "Lender").

WHEREAS:

A. Gaynell Massey, of 4983 Meadow Brook Road, Birmingham, AL (herein "Borrower"), has applied to Lender for a loan in the amount of \$ 49678.05 to be made to Statement. Such debt will be secured by a security instrument covering certain real property recorded on or shortly thereafter 11/5/2007 (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 11/5/2007.

D. The Original Security Instrument, which is to be subordinated, covers real property located at 4983 Meadow Brook Road and Shelby.

E. The Original Security Instrument was made on the 5th day of November, 2007, and filed or recorded on 12/03/2007, in book 20071203000546200 at page number(s) 1 of 14, 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 16 day of April, 2008.

Visit#: 0730295955

Wachovia Bank, National Association

By: _____

Name: Terry Meischeid
Title: Vice President

20090610000220880 2/2 \$14.00
Shelby Cnty Judge of Probate, AL
06/10/2009 10:22:12 AM FILED/CERT

ATTEST: _____

Name: Shawna M Cramner
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 Terry Meischeid,
whose name as Vice President _____ of the Wachovia Bank, NA,
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 16 day of April, A. D. 2009.

Deanna M. Taddel
(Style of Officer)

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Deanna M. Taddel, Notary Public
City Of Reading, Berks County
My Commission Expires Jan. 4, 2011
Member, Pennsylvania Association of Notaries

Visit#: 0730295955