

Tax Parcel Number:

Recording Requested By/Return To:

Wachovia Bank, N.A.
Attention: CPS3-VA0343
P.O. Box 50010
Roanoke, Virginia 24022

This Instrument Prepared by:

Wachovia Bank, N.A.
Lending Solutions- VA - 0343
7711 Plantation Road
Roanoke, Virginia 24019



20100310000070850 1/6 \$26.00
Shelby Cnty Judge of Probate, AL
03/10/2010 01:20:03 PM FILED/CERT

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Visit Number: N/A

**SUBORDINATION AGREEMENT
INDEX AS A MODIFICATION OF MORTGAGE**

Effective Date: FEBRUARY 4, 2010

Owner(s): JOHNNY RAY BASS
CYNTHIA SALE BASS

Current Line of Credit Recorded Commitment \$ 64,950.00 being reduced to \$ 40,000.00 .

Senior Lender: HOMETOWN MORTGAGE SERVICES INC., ISAOA/ATIMA

Subordinating Lender: Wachovia Bank N.A . fka Southtrust Mortgage Corp

Property Address: 118 ASHFORD CIRCLE, BIRMINGHAM, ALABAMA 35242

THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

JOHNNY RAY BASS AND CYNTHIA SALE BASS
(individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a MORTGAGE given by the Borrower, covering that real property, more particularly described as follows:

See Legal Desc.

which document is dated the 14 day of APRIL, 2004, which was filed in Instrument#2004 0421000206330 at page N/A (or as No. N/A) of the Records of the Office of the Probate Judge of the County of SHELBY, State of Alabama (the "Existing Security Instrument"). The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to JOHNNY RAY BASS AND CYNTHIA SALE BASS

(individually and collectively "Borrower") by Subordinating Lender (the "Line of Credit").

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$ 408,250.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

A. Agreement to Subordinate

Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

B. Agreement to Change Credit Limit

Change in Line of Credit Agreement

The Subordinating Lender's agreement to subordinate is conditioned on the reduction in the Borrower's revolving Line of Credit from \$ 64,950.00 to \$ 40,000.00.

By signing this Agreement below, the Borrower agrees to this change.

Change in Security Interest

The lien evidenced by the Existing Security Instrument is hereby reduced from \$ 64,950.00 to \$ 40,000.00.

C. General Terms and Conditions

Binding Effect – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.



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Nonwaiver – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

D. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, and the Borrower, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

SUBORDINATING LENDER:

Wachovia Bank N.A

By

(Signature)

Feb 10, 2010
 Date

Christopher L. Wheeler
 (Printed Name) Asst. Vice President

(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

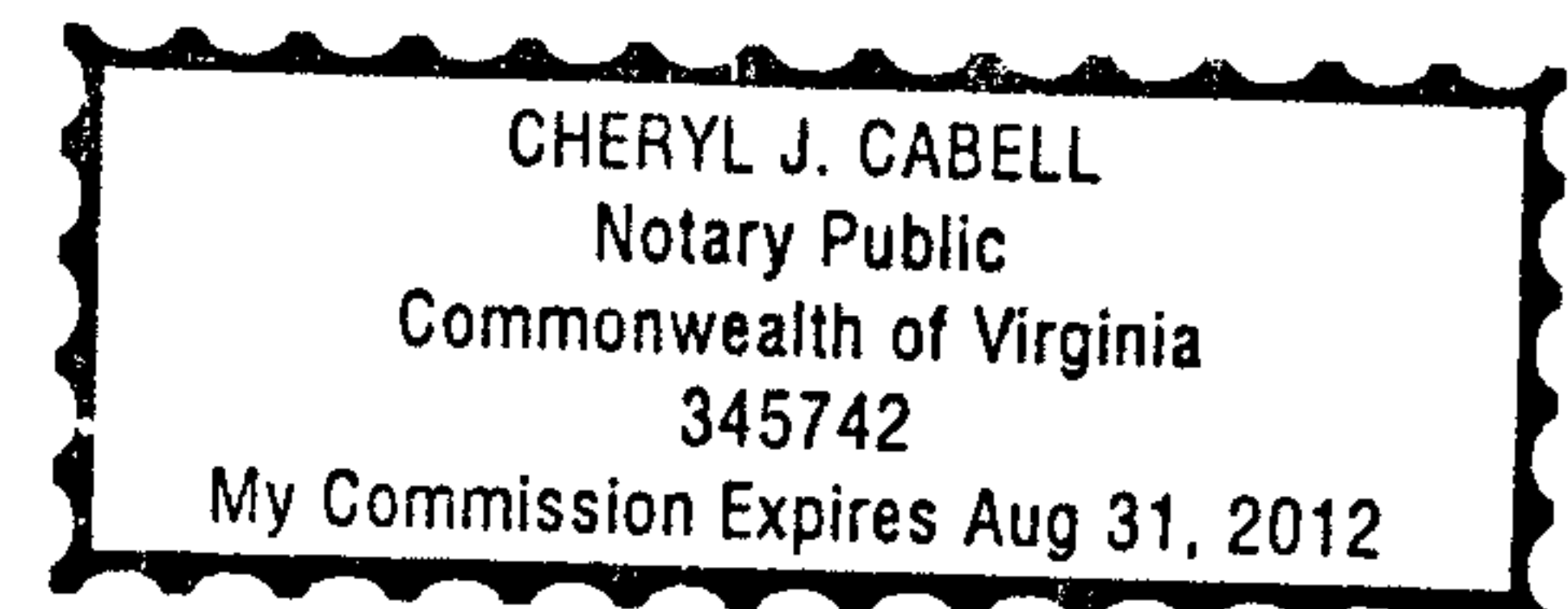
STATE OF Virginia)
) ss.
 COUNTY OF Henrico)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 4 day of Feb, 2009, by Christopher L. Wheeler, as A.V.P. (title) of the Subordinating Lender named above, on behalf of said

Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

Cheryl J. Cabell (Notary Public)

My Commission Expires: Aug. 31, 2012





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BORROWER:

(Signature) Johnny Ray Bass

3-01-10
(Date)

(Printed Name) JOHNNY RAY BASS

(Signature) Cynthia Sale Bass

3-01-10
(Date)

(Printed Name) CYNTHIA SALE BASS

(Signature) _____

(Date)

(Printed Name) _____

(Signature) _____

(Date)

(Printed Name) _____

(Signature) _____

(Date)

(Printed Name) _____

(Signature) _____

(Date)

(Printed Name) _____

(Signature) _____

(Date)

(Printed Name) _____

(Signature) _____

(Date)

(Printed Name) _____

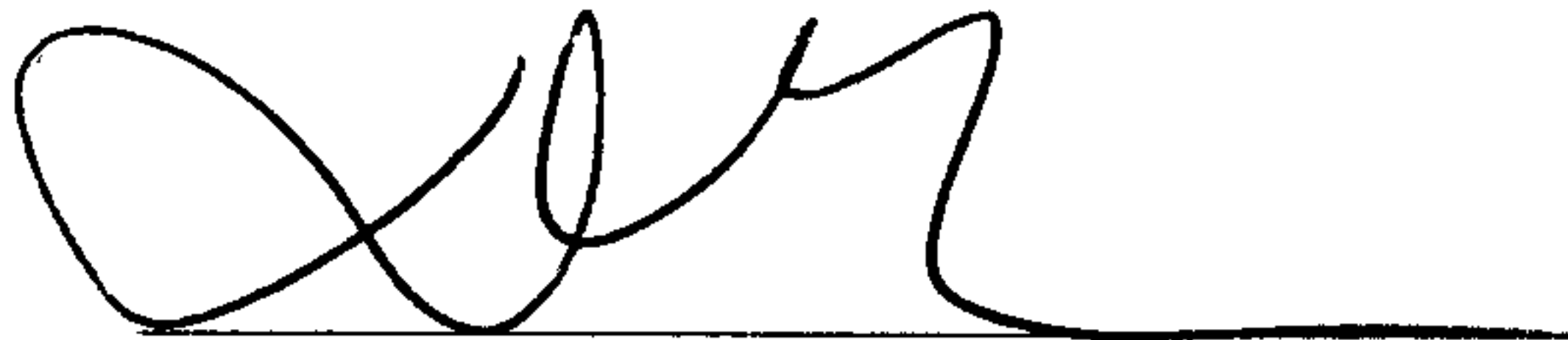
For An Individual Acting in His/Her Own Right:
ACKNOWLEDGEMENT FOR INDIVIDUAL



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The State of Alabama }
Shelby County County }

I, David S. Snoddy, hereby certify that Johnny Ray Bass and
Cynthia Salr Bass whose name 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 executed the
same voluntarily on the day the same bears date. Given under my hand this 1st day of
March, 2010.


(Style of Officer)

DAVID S. SNODDY
MY COMMISSION EXPIRES 6/18/10

20040 10206330 Pg 19/19 162.50
Shelby Cnty Judge of Probate, AL
04/21/2004 12:40:00 FILED/CERTIFIED

EXHIBIT A
LEGAL DESCRIPTION

Lot 2303, according to the Map of Highland Lakes, 23rd Sector, an Eddleman Community, as recorded in Map Book 32, Page 19, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Basements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 and amended in Inst. #1996-17543 and further amended in Inst. # 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 23rd Sector, recorded as Instrument No. 20031010000683510 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").



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