

D 454941

PREPARED BY AND RETURN TO:  
KAY COX  
TRANSCONTINENTAL TITLE CO  
2605 ENTERPRISE RD. E. STE #300  
CLEARWATER, FL 33759  
1-800-789-2240

011102-17-121744  
**SUBORDINATION AGREEMENT**

20020710000318940 Pg 1/2 14.00  
Shelby Cnty Judge of Probate, AL  
07/10/2002 12:31:00 FILED/CERTIFIED

This indenture, made this 10TH day of JUNE 2002, between **HOUSEHOLD FINANCE** hereinafter referred to as party of the first part, and **Watermark Financial Partners**, hereinafter referred to as party of the second part;

Witnesseth that party of the first part is the owner and holder of a certain MORTGAGE, which was dated January 31, 2001 and recorded in Official Records Book 2001, Page 04177, in the Public Records of **SHELBY** County, Alabama, encumbering the lands described as follows:

LOT 342, ACCORDING TO THE SURVEY OF WYNWOOD SECTOR, PHASE III,  
AS RECORDED IN MAP BOOK 24, PAGE 129, IN THE PROBATE OFFICE OF  
SHELBY COUNTY, ALABAMA.

AND WHEREAS, **SHANNON I. & JENNIFER L. LOTT**, (Mortgagor) have made application to **Watermark Financial Partners** for a loan in the amount of **143,600** to be secured by mortgage encumbering the above described premises, and party of the second part has required as a condition precedent to making of said loan that party of the first part subordinate their MORTGAGE and the lien thereof and all its rights thereunder to the mortgage to be placed upon said premises as aforesaid, and party of the first part is agreeable to such subordination.

NOW, THERFORE, in consideration of the sum of \$10.00 CONSIDERATION GIVEN and other valuable consideration in hand paid by the party of the second part to the party of the first part, receipt where is hereby acknowledged, and as an inducement for the making of the aforesaid loan by the Party of the second part to the aforesaid **SHANNON I. & JENNIFER L. LOTT**, the party of the first part does hereby subordinate the aforesaid MORTGAGE held by it and the lien thereof and all of its rights thereunder to the Mortgage recorded in Official Records Book 4, Page \_\_\_\_\_ of **SHELBY** County, Indiana, encumbering the above described premises and does hereby covenant with the party of the second part that it has not transferred or assigned the aforesaid MORTGAGE, nor any interest held by it in either of said instruments, and it executed this Subordination Agreement as the Sole Owner of the entire interest held by it in said MORTGAGE and declare any right or claim held by it to be subject and inferior to the Mortgage held by the second part and to all rights of the party of the second part thereunder.

Inst # 2002 0710000318930

T. Hardy  
Witness #1 Signature T. Hardy  
T. Hardy  
Witness #2 Signature Blanca Torres  
Blanca Torres

Jennifer Menza  
Signature  
Jennifer menza  
Print Name  
Vice president  
Title  
961 weigedr.  
Address  
Elmhurst, IL 60126  
City, State Zip

State of ~~Indiana~~ Illinois  
County of ~~SHELBY~~ DuPage

The foregoing instrument was acknowledged before me this 17<sup>th</sup> day of June, 2002 by Jennifer menza of and on behalf of **HOUSEHOLD FINANCE**, who has produced a valid Drivers License as identification who did not take an oath.

Fran E. Bablonkay  
Notary Public Fran E. Bablonkay

11 - 30 - 2005  
Commission Expires

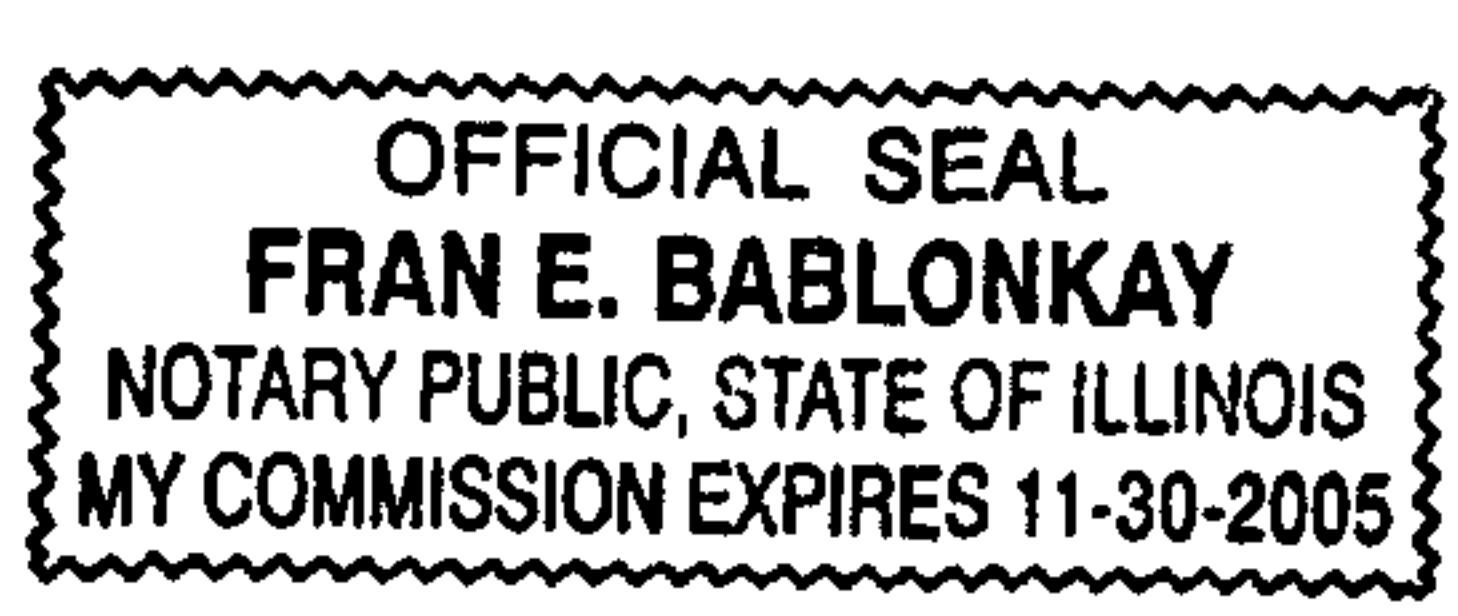


EXHIBIT "A"

LOT 342, ACCORDING TO THE SURVEY OF WYNWOOD SECTOR, PHASE III, AS  
RECORDED IN MAP BOOK 24, PAGE 129, IN THE PROBATE OFFICE OF  
SHELBY COUNTY, ALABAMA.

BEING THE SAME PROPERTY CONVEYED TO SHANNON I. LOTT AND JENNIFER  
L. LOTT BY DEED FROM GREGORY DONALD FORT , RECORDED 07/07/2000  
IN DEED BOOK 2000 PAGE 22630