



20030814000536850 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
08/14/2003 14:24:00 FILED/CERTIFIED

STATE OF ALABAMA)
JEFFERSON COUNTY)
SHELBY

DECLARATION OF SUBORDINATION

THIS INSTRUMENT SERVES TO DECLARE THAT CERTAIN MORTGAGE, FROM Darwin R. Spence and Gayl Julie Spence TO Citifinancial Corp., LLC, WITH A MAXIMUM AMOUNT OF Fifteen Thousand Nine Hundred Twenty-eight dollars and fifty-two cents (\$15,928.52), HELD BY THE UNDERSIGNED, WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT NO. 200206140002808800 IN THE PROBATE OFFICE OF Shelby COUNTY, ALABAMA. SHALL BE AND IS DECLARED TO BE SECOND AND SUBORDINATE TO THE FOLLOWING DESCRIBED FIRST MORTGAGE:

THAT CERTAIN MORTGAGE FROM Darwin R. Spence and Gayl Julie Spence TO First Federal Bank, FSB IN THE AMOUNT OF One Hundred Thousand One Hundred AND 00/100 (\$100,100.00), WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT NO. 20030814000536840 IN THE PROBATE OFFICE OF JEFFERSON COUNTY, ALABAMA.

SHELBY

SAID PROPERTY BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Lot 44, according to the Survey of Saint Charles Place, Jackson Square, Phase Two, as recorded in Map Book 19, page 78, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

IN WITNESS WHEREOF THIS INSTRUMENT HAS BEEN EXECUTED ON THIS THE 6TH DAY OF August, 2003.

Citifinancial Corp., LLC

BY: ADRIAN MINOR

It's ASSISTANT MANAGER

CLAYTON T. SWEENEY, ATTORNEY AT LAW

20030814000536850 Pg 2/2 14.00
Shelby Cnty Judge of Probate, AL
08/14/2003 14:24:00 FILED/CERTIFIED

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THAT **ADRIAN MINOR**, WHOSE NAME AS Assistant Manager OF Citifinancial Corp., LLC, IS SIGNED TO THE FOREGOING INSTRUMENT AND WHO IS KNOWN TO ME, ACKNOWLEDGED BEFORE ME ON THIS DAY THAT, BEING INFORMED OF THE CONTENTS OF THE INSTRUMENT, HE, AS SUCH OFFICER AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SAID BANK

GIVEN UNDER MY HAND AND SEAL OF OFFICE THIS THE 6TH DAY OF AUGUST, 2003.

MY COMMISSION EXPIRES:

03-14-2007



NOTARY PUBLIC

This instrument prepared by:
Clayton T. Sweeney, Attorney at Law
2700 Highway 280 East, Suite 160
Birmingham, AL 35223