

20040421000206520 Pg 1/3 17.00
Shelby Cnty Judge of Probate, AL
04/21/2004 14:09:00 FILED/CERTIFIED

Prepared by and ~~return to~~:
B/Sharon Rall
Mortgage Investors Corporation
6090 Central Avenue
St. Petersburg, FL 33707

Tax Parcel I.D.#:
M.I.C. Loan #: 451476

Return to
Service Link 913347
4000 Industrial Boulevard
Aliquippa, PA 15001
1-800-439-5451

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS, that the undersigned holder of the
Mortgage executed by
STEVEN E. SMITH AND PAMELA S. SMITH
in favor of
CITIFINANCIAL CORPORATION LLC.
dated 02/25/04, and recorded 02/27/04, in Book , INST. #20040227000100900, at Page , assigned to

by instrument dated , and recorded , in book , at Page , public records of Shelby County, AL, which
Mortgage encumbers the land situate in said county and described as follows:

SEE EXHIBIT A ATTACHED AND MADE PART HEREOF.

, for and in consideration of One Dollar and other valuable considerations paid to the
undersigned by
AMERIGROUP MORTGAGE CORPORATION , a Division of Mortgage Investors Corporation
, receipt whereof is hereby acknowledged, does hereby subordinate the lien of said mortgage
insofar as it encumbers the land described above to the lien of that certain Mortgage of an
amount not to exceed \$96,521.00, plus interest, advances for
taxes and/or insurance premiums on said property dated 4-10-04 and
recorded _____ in Official Records Book _____, at Page

_____, public records of Shelby County, AL
, as if may have been modified and/or assigned.

IN WITNESS WHEREOF, the Mortgage holder has executed this instrument, or caused the same to be executed in due form required by law, on this day and year below written.

Date: 4/2/04

By: Chad Reid
Name: Chad A Reid
Title: Branch Manager

Witness

Witness

State of ALABAMA

County of SHELBY

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared CHAD REID, as BRANCH MANAGER of CITIFINANCIAL, who are well known to me or who produced the following identification : DRIVERS LICENSE, who did/did not take an oath, and who executed the foregoing for the purposes described therein.

WITNESS my hand and official seal in the County and State last aforesaid this 2ND day of APRIL, 2004.
(month) (year)

(SEAL)

Brenda Headley
NOTARY PUBLIC,
State of ALABAMA

Drafted by:

Printed Name: BRENDA HEADLEY
My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Sep 11, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS

AMERIGROUP MORTGAGE CORPORATION, a Division of Mortgage Investors Corporation

Sharon Rall
B/Sharon Rall

EXHIBIT A

ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE COUNTY OF SHELBY AND STATE OF ALABAMA BEING KNOWN AS LOT 28, ACCORDING TO THE SURVEY OF THE MEADOWS, PLAT 2, AS RECORDED IN MAP BOOK 20 PAGE 17 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. BEING THE SAME PROPERTY AS CONVEYED FROM DENMAN BUILDERS, INC. TO STEVEN E. SMITH AND PAMELA S. SMITH, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, AS DESCRIBED IN INST. \$199531442, RECORDED 11/1/1995 IN SHELBY COUNTY RECORDS.