



20050803000392880 1/3 \$17.00
Shelby Cnty Judge of Probate, AL
08/03/2005 11:08:57AM FILED/CERT

Prepared by and return to:
A/Pauline Cookinson
Mortgage Investors Corporation
6090 Central Avenue
St. Petersburg, FL 33707

Tax Parcel I.D.#:
Loan #521392

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS, that the undersigned holder of the
Mortgage executed by
DEBORAH D ALLEN AND STEVEN H ALLEN
in favor of
CitiFinancial Corporation, LLC.
dated 07/18/2000, and recorded 07/19/2000, in, Inst No. 2000-24339,
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
WATERMARK FINANCIAL PARTNERS, INC.
, 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 \$87,040.00 on said property dated JULY 21, 2005 and recorded
_____ in Official Records Book _____, at Page _____


Return to:

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

1065194

Exhibit "A"

Legal Description


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All that certain parcel of land situate in the County of Shelby, State of Alabama, being known and designated as Lot 74, according to the Survey of Rocky Ridge Townhomes, Phase One, as recorded in Map Book 22, Page 132, SHELBY County Records.

Being the same property as conveyed from D & D Construction, LLC, to Deborah D. Allen and Steven H. Allen, as joint tenants with rights of survivorship, as set forth in Deed Book 1999 Page 06376, dated 2/12/99, recorded 2/15/99, SHELBY County Records.

Tax ID: 13-8-28-1-004-074.000

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_____, 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: 7-13-05
 Citifinancial Corporation, LLC.

Darlene Edwards
 Witness

By: Brandy Pooey
 Name: Brandy Pooey
 Title: Branch manager

 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 Brandy Pooey, as Branch manager of Citifinancial, who are well known to me or who produced the following identification: Badge, 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 13th day of July, 2005.
 (month) (year)

(SEAL)

Kimberly L. Brown
 NOTARY PUBLIC

State of Alabama
Shelby County

Printed Name: Kimberly L. Brown
 My commission expires: 6-12-09

Drafted by:

WATERMARK FINANCIAL PARTNERS, INC.
David West Tina West
Agent