20090515000183440 1/7 \$29.00 Shelby Cnty Judge of Probate, AL 05/15/2009 11:25:04 AM FILED/CERT

This Document Prepared By:

Michael W. Barger 707 Olde Towne Circle Alabaster, Alabama 35007

After Recording Send To:
Citimortgage, Inc.

Assessor's Parcel Number: 13-7-35-3-001-002.061

SUBORDINATION AGREEMENT

TITLE OF DOCUMENT

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

STATE OF ALABAMA SHELBY COUNTY

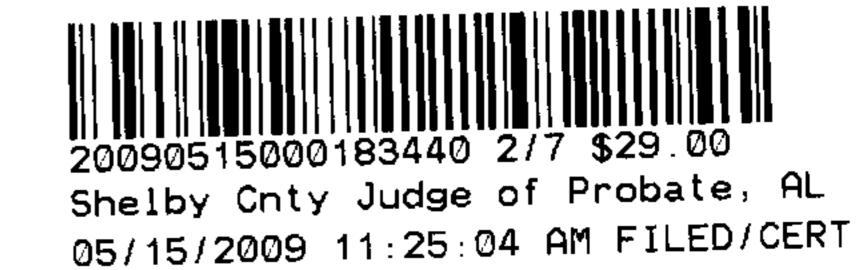
WITNESSETH

THAT WHEREAS, Michael W. Barger, Lisa A. Barger, (hereinafter referred to as "Owner") did execute a Mortgage, dated October 31, 2007 to CitiFinancial Corporation, LLC as Mortgagee, covering that certain real property described as follows:

LOT 21, ACCORDING TO THE SURVEY OF OLDE TOWNE FOREST, SECOND ADDITION, AS RECORDED IN MAP BOOK 12, PAGE 85, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY ALABAMA.

to secure a note in the sum of \$15,666.50 dated October 31, 2007, in favor of CitiFinancial Corporation, LLC which Mortgage was recorded November 2, 2007, as INSTRUMENT/FILE NO. 200711020005 07390, Official Records of said county, and

WHEREAS, Owner has executed, or is about to execute, a Mortgage and note not to exceed the sum of \$____164,326.00__ dated ______May | st, 2009______, in favor of Lender, payable with interest and upon the terms and conditions described therein, which Mortgage is to be recorded concurrently herewith; and



Loan No. 143778

WHEREAS, It is a condition precedent to obtaining said loan that said Mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land hereinbefore described, prior and superior to the lien or charge of the Mortgage first mentioned, Owner has requested Beneficiary to subordinate Beneficiary's lien to the lien about to be taken by the Lender; and

WHEREAS, Lender is willing to make said loan provided the Mortgage securing the same is a lien or charge upon the above described property prior and superior to the lien or charge of the Mortgage first above mentioned and provided that Beneficiary will specifically and unconditionally subordinate the lien or charge of the Mortgage first above mentioned to the lien or charge of the Mortgage in favor of the Lender; and

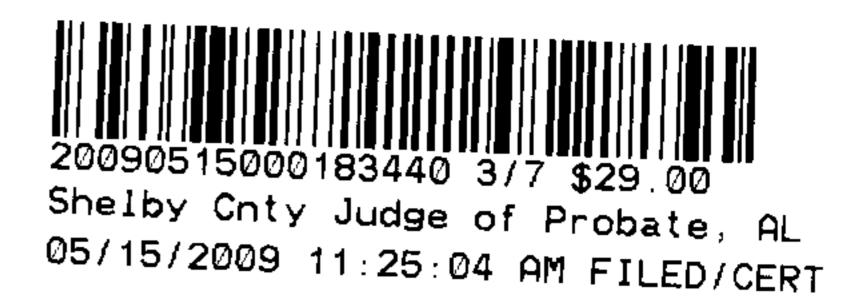
WHEREAS, It is to the mutual benefit of the parties hereto that Lender make such loan to Owner; and Beneficiary is willing that the Mortgage securing the same shall, when recorded, constitute a lien or charge upon said land which is unconditionally prior and superior to the lien or charge of the Mortgage first above mentioned.

NOW, THEREFORE, in consideration of the mutual benefits accruing to the parties hereto and other valuable consideration, the receipt and sufficiency of which consideration is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed to as follows:

- That said Mortgage securing said note in favor of Lender, thereof, shall unconditionally be and remain at all times a lien or charge on the propertytherein described, prior tand superior to the lien or charge of the Mortgage first above mentioned. mentioned.
- (2) That Lender would not make its loan above described without this subordination agreement.
- (3) That this agreement shall be the whole and only agreement with regard to the subordination of the lien or charge of the Mortgage first above mentioned to the lien or charge of the Mortgage in favor of Lender above referred to and shall supersede and cancel, but only insofar as would affect the priority between the mortgages hereinbefore specifically described, any prior agreements as to such subordination including, but not limited to, those provisions, if any contained in the Mortgage first above mentioned, which provide for the subordination of the lien or charge thereof to another mortgage or mortgages.

Beneficiary declares, agrees and acknowledges that:

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After Recording Send To	•				
Citimortgage, Inc.					
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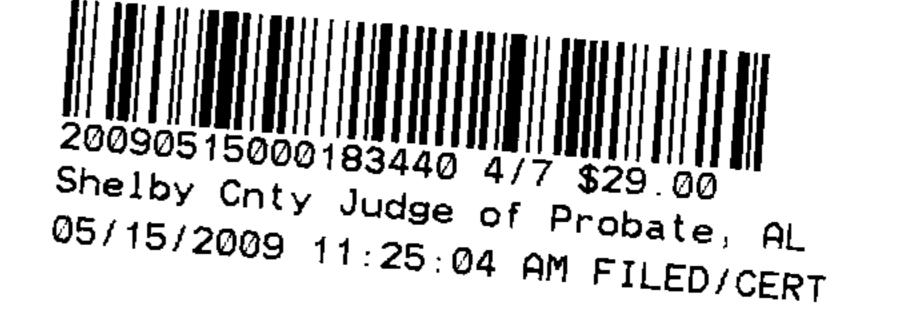


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Loan No.	140118	

- Lender in making disbursements pursuant to any such agreement is under no obligation or duty to, nor has Lender represented that it will, see to the application of such proceeds by the person or persons to whom Lender disburses such proceeds and any application or use of such proceeds for purposes other than those provided for in such agreement or agreements shall not defeat the subordination herein made in whole or in part.
- (b) It intentionally subordinates the lien or charge of the Mortgage first above mentioned in favor of the lien or charge upon said land of the Mortgage in favor of Lender above referred to.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF LAND.

After Recording Send To: Citimortgage, Inc.



OWNER(S):		
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Michael W.Ba	iali	UM, TOURG
Michael W. Barger	Lisa A. I	Barger
	General Acknowledgemer	ıt
STATE OF HOLDON	1a	
	COUNTY	
I, Jonivée Shere	1 Nickerson and	tary Public in and for said (
said State, hereby certify the	nat Michael W. Barger and Lisa A.	Barger, whose name(s) is/
to the foregoing conveyand	ce and who is/are known to me, a	cknowledged before me or
the same voluntarily on the	contents of the above and foregoing day the same bears date.	g conveyance, ne/she/the
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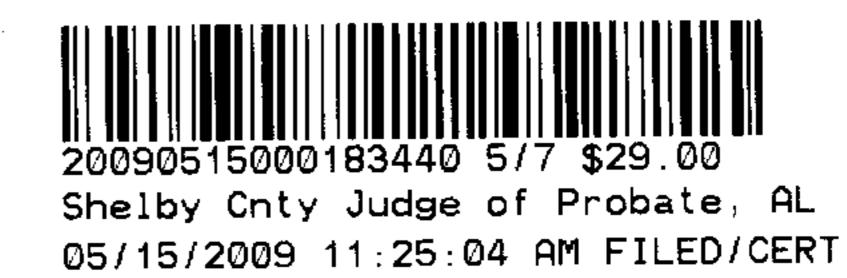
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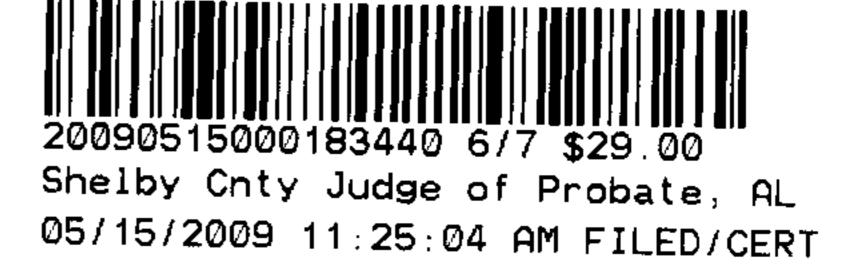
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BENEFICIARY: Citifinancial Corporation, LLC Attest: Beautifus Shell Sicke Printed Name & Title Secretary STATE OF Alabama County I. Tomikee Shell Sickeyson County, in said State, hereby certify that McVael + Lisa baryes name as of the liability company, is signed to the foregoing conveyance, and who is known to me, ackrebefore me on this day, that, being informed of the contents of the above and foregoing conhe/she, as such officer and with full authority, executed the same voluntarily for and as said limited liability company on the day the same bears date. NOTARY STAMP/SEAL Given, under my hand and official seal of the day of A.D. NOTARY PUBLIC	day and year first above writte	
Secretary STATE OF HODOMA COUNTY I, Tomikee Shevell Dickeyson, a Notary Public in an County, in said State, hereby certify that MCVQEL + Lisa barrey name as of the is signed to the foregoing conveyance, and who is known to me, ackrebefore me on this day, that, being informed of the contents of the above and foregoing conhe/she, as such officer and with full authority, executed the same voluntarily for and as said limited liability company on the day the same bears date. NOTARY STAMP/SEAL Given under my hand and official seal of		
Secretary STATE OF Habama Shelby County I. Comikee Shevell Dickeyson, a Notary Public in an County, in said State, hereby certify that Mickee + Lisa barrey name as of the liability company, is signed to the foregoing conveyance, and who is known to me, acknobefore me on this day, that, being informed of the contents of the above and foregoing conhe/she, as such officer and with full authority, executed the same voluntarily for and as said limited liability company on the day the same bears date. NOTARY STAMP/SEAL Given under my hand and official seal of day of horizontal		
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Secretary STATE OF HOURA COUNTY I, Ornikee Sherell Dickerson, a Notary Public in an County, in said State, hereby certify that McVael + Lisa barder name as of the liability company, is signed to the foregoing conveyance, and who is known to me, acknowledge before me on this day, that, being informed of the contents of the above and foregoing conhe/she, as such officer and with full authority, executed the same voluntarily for and as said limited liability company on the day the same bears date. NOTARY STAMP/SEAL Given under my hand and official seal of Light day of Light May of Light Church Notary Commission Expires: 10/03/201	Attest:	B. Emile Meiell Y
Secretary STATE OF HODOMA COUNTY I, Tomikee Sherell Wickeyson, a Notary Public in an County, in said State, hereby certify that Michael + Lisa Barger name as	Muany	
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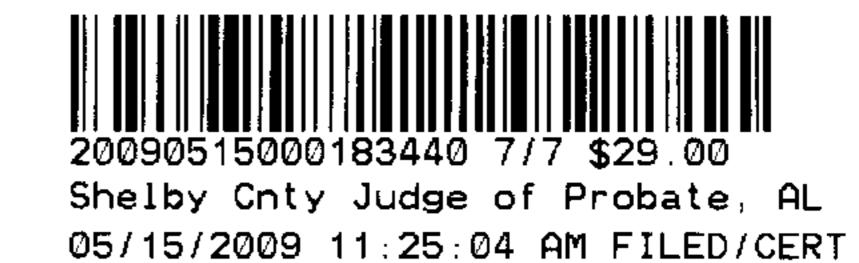


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LENDER: Citimortgage, Inc.			
Attest: Miller Miller	By:	0mikea Jal	Mickel
	TOY	Nike Sherel Printed Name	e & Title
Secretary			
STATE OF HOLD COUNTY			
I, Tomice Sherell Vic County, in said State, hereby certify name as		, a Notary Public Lisa Bavaja	ic in and for said, whose . a
corporation, is signed to the foregoing me on this day, that, being informed he/she, as such officer and with full as said corporation on the day the same	conveyance, and who d of the contents of uthority, executed th	the above and forego	nowledged before oing conveyance,
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ORDER #: 229459

EXHIBIT A



ALL THAT PARCEL OF LAND IN SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED BOOK 1993, PAGE 39156, ID# 13-7-35-3-001-002.061, BEING KNOWN AND DESIGNATED AS:

LOT 21, ACCORDING TO THE SURVEY OF OLDE TOWNE FOREST, SECOND ADDITION, AS RECORDED IN MAP BOOK 12, PAGE 85, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY ALABAMA.

BY FEE SIMPLE DEED FROM THOMAS L. BURCH AND NANCY B. BURCH AS SET FORTH IN BOOK 1993 PAGE 39156 DATED 10/29/1993 AND RECORDED 12/08/1993, SHELBY COUNTY RECORDS, STATE OF ALABAMA.