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20131127000464620 1/3 \$20.00
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SOURCE OF TITLE

BK 2003
PG 32165

SUBORDINATION OF MORTGAGE

FROM CitifinancialCitifinancial, with its primary office address at 1960 Gadsen Hwy Suite 116 Birmingham, AL 352351960 Gadsen Hwy Suite 116, Birmingham, AL (hereinafter called "Mortgagee")

TO EVERBANK, with its primary office address at 301 W BAY STREET, (hereinafter called "Lender")

Whereas, Mortgagee is the holder of a valid mortgage granted to LISA S. SMITH (hereinafter called "Owner") covering certain real property owned by Owner and located at 216 TOCOA CIR HELENA AL 35080, more fully described on Exhibit "A" hereto and incorporated herein (hereinafter called "Property") which mortgage secured a note dated 02/13/2008 in favor of Citifinancial in the original principal sum of \$28,524.43 which recorded on 02/14/2008 in the SHELBY County Recorder's Office, at BOOK 2008, PAGE 6088, (hereinafter the "prior mortgage"); and

WHEREAS, Owner has executed, or is about to execute a mortgage (hereinafter referred to as "Lender's Security Instrument") and note not to exceed the sum of \$114,600.00, dated 9-13-13, in favor of Lender, payable with interest and upon the terms and conditions described therein, which Lender's Security Instrument is to be recorded concurrently herewith; and

Whereas, the MORTGAGEE has agreed to subordinate the PRIOR MORTGAGE to LENDER'S MORTGAGE.

NOW, THEREFORE, INTENDING TO BE LEGALLY BOUND and in consideration of \$1.00

1. Subordination of Lien: The MORTGAGEE hereby subordinates the PRIOR MORTGAGE and its lien position in and on the PROPERTY to the LENDER'S Mortgage and the lien thereof, as if the LENDER'S Mortgage has been recorded first in time to the PRIOR MORTGAGE and so that all public records will reflect LENDER'S Mortgage superior in lien to the PRIOR MORTGAGE.

2. This subordination shall be binding upon and insure to the benefit of the respective heirs, successors and assigns of MORTGAGE and LENDER.

WITNESS this the 27th day of August, 2013

ATTEST

M R Hughley

CitiFinancial

Name of Corporation

Print Name Meeshia Hughley

Title Loss Mitigation Specialist

STATE OF Alabama

COUNTY OF Jefferson

On this the 27 day of August, 2013, before me, the undersigned officer of the state and county mentioned, personally appeared Meeshia Hughley, with whom I am personally acquainted (proven to me on the basis of satisfactory evidence), and who further acknowledged that Meeshia Hughley is the Loss Mitigation Spec (title) of the maker or constituent of the maker and is authorized by the maker or its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

IN WITNESS WHEREOF I hereunto set my hand and official seal.

[Signature]
NOTARY PUBLIC

My Commission expires: 10/3/16



Exhibit "A"
Legal Description

ALL THAT PARCEL OF LAND IN CITY OF HELENA, SHELBY COUNTY, STATE OF ALABAMA, AS DESCRIBED IN DEED BOOK 2003, PAGE 32165, ID# 00000000, BEING KNOWN AND DESIGNATED AS:

LOT 13, ACCORDING TO THE SURVEY OF TOCOA PARC, PHASE 1, AS RECORDED IN MAP BOOK 23, PAGE 124, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Tax ID: 00000000