


WHEN RECORDED RETURN TO:

~~WFG Lender Services~~ **Visionet Systems**
~~2625 Townsgate Rd, Suite 101~~ **183 Industry Dr**
~~Westlake Village, CA 91361~~ **Pgh PA 15275**


20150120000020000 1/4 \$23.00
Shelby Cnty Judge of Probate, AL
01/20/2015 01:31:21 PM FILED/CERT

PREPARED BY: Lynne Green
~~Certified Document Solutions~~ **2625 Townsgate Rd**
~~17345 Civic Drive, Unit 1061~~ **Suite 101**
~~Brookfield, WI 53045~~ **West Lake Village CA**
91361

Property Tax ID#: 23-2-10-1-001-001.109

File Number: 484229

SUBORDINATION AGREEMENT

THIS INDENTURE, made this 24th day of November, 2014 between
**CITIFINANCIAL SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY, SUCCESSOR
BY MERGER TO CITIFINANCIAL CORPORATION LLC, A DELAWARE LIMITED LIABILITY
COMPANY**, hereinafter called party of the First Part, and **BRANCH BANKING AND TRUST COMPANY, ITS
SUCCESSORS AND/OR ASSIGNS**, hereinafter called Party of the Second Part,

WITNESSETH, that whereas Party of the First Part is the owner and holder of a certain Lien taken out
by to CITIFINANCIAL CORPORATION, LLC, A CORPORATION in the original principal indebtedness of
\$15,664.40, which Lien was recorded on April 9, 2007, as Instrument No. 20070409000161630, encumbering the
land situate in the Shelby, AL, described as follows:

**"SEE COMPLETE LEGAL ATTACHED AS
EXHIBIT "A" INCLUDED HERewith AND
MADE A PART HEREOF"**

PROPERTY ADDRESS:

112 Summer Crest
Alabaster, AL 35007

AND WHEREAS, DAWN L. HELMS, has made application to the Party of the Second Part for a loan to in the amount not to exceed **\$133,635.00**, to be secured by a First Lien encumbering the above described premises, and Party of the Second Part has required as a condition precedent to making of said loan that the Party of the First Part subordinate its lien and the lien thereof and all of its rights there under to the lien to be placed upon said premises as aforesaid, and Party of the First Part is agreeable to such subordination.

NOW THEREFORE, in consideration of the sum of One Dollar (\$1.00), and other valuable consideration in hand paid by the Party of the Second Part to the Party of the First Part, receipt whereof is hereby acknowledged, and as inducement for making the aforesaid loan by the Party of the Second Part to the aforesaid **DAWN L. HELMS**, the Party of The First Part does hereby subordinate the aforesaid lien by it and the lien thereof and all of its rights and there under to the lien recorded in Official Records, Book , Page , or Document Number 2014121700396180 of the Public Records of the Shelby, Alabama, encumbering the above described premises and does hereby covenant with the Party of the Second Part that it has not transferred or assigned the aforesaid lien held by it, nor the Promissory Note it secures, nor any interest held by it in either of said instruments, and it executed this Subordination Agreement as tenants by the entirety of the entire interest held by it in said Note and lien and declare any right or claim held by it to be subject and inferior to the Mortgage held by the Party of the Second Part and to all rights of the Party of the Second Part there under.



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IN WITNESS WHEREOF, THE PARTY OF THE FIRST PART HAS HEREUNTO SET ITS' HAND AND SEAL ON THE DAY AND YEAR FIRST WRITTEN.

CITIFINANCIAL SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY, SUCCESSOR BY MERGER TO CITIFINANCIAL CORPORATION LLC, A DELAWARE LIMITED LIABILITY COMPANY

WITNESSES:

Paul Alexander

Paul Alexander

PRINT NAME

Melia Morris

Melia Morris

PRINT NAME

By: [Signature]

Its: Center Manager

STATE OF Alabama }

COUNTY OF Jefferson }

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Eric Rice, whose name as Center Manager (Title of Officer) of CITIFINANCIAL SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY, SUCCESSOR BY MERGER TO CITIFINANCIAL CORPORATION LLC, A DELAWARE LIMITED LIABILITY COMPANY, 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 foregoing, Eric Rice as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 24th day of November 2014.

[Signature]
NOTARY PUBLIC

My Commission Expires

My Commission Expires
August 13, 2017

No title search was performed on the subject property by the preparer. The preparer of this instrument makes neither representation as to the status of the title nor property use or any zoning regulations concerning described property herein conveyed nor any matter except the validity of the form of this instrument. Information herein was provided to preparer by Grantor/Grantee and /or their agents; no boundary survey was made at the time of this conveyance.



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Exhibit "A"

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:

LOT 65B, ACCORDING TO THE SURVEY OF SUMMER BROOK, SECTOR 5, PHASE 6, RECORDED IN
MAP BOOK 23, PAGE 48, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

P.I.D#: 23-2-10-1-001-001.109



20150120000020000 4/4 \$23.00
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