Clipping Groups/Masks

OPEN: hmm.jpg

1. Use pen tool to draw an irregular shape. Be sure it is set to draw Shape layers.
2. Right click the upper layer and rasterize it.

3. Select part of the edge using the oval marquee tool (be sure feather is set to 0).
4. Filter > Distort > Twirl (on right side, twirl positive and on left side, twirl negative)

5. Repeat, making twirls all the way around the shape.
6. Double click the photo layer and turn into a regular layer (Layer 0). Move that layer to the top.
7. Point to the border between layers and hold Alt until a little black padlock appears. Click to create a clipping group/mask.

8. To finish off, add a drop shadow to the shape layer.
9. Further, create a new layer and fill it with a gradient or pattern and move it to the bottom as a background. The possibilities are endless!