

Tax/Parcel Identification No.:
RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:
Charles Schwab Bank, NA
4001 Leadenhall Road
Mt. Laurel, New Jersey 08054
Mail Stop : DC
Loan No: 0052473527 / 7114006781

SUBORDINATION AGREEMENT

WHEREAS, Charles Schwab Bank, NA, ("CSB"), whose address is 3000 Leadenhall Road, Mt. Laurel, NJ 08054, is the holder of record of the following described Mortgage ("Mortgage"), covering that certain property in Shelby County, State of Alabama, described in Exhibit A attached hereto and made a part hereof (the "Premises"):

(1) Mortgage executed by Brigitta C. Brott, a married person and William B. Hillegass Jr. , a married person, dated July 11, 2008, to secure a loan in the amount of \$280,605.00 in favor of CSB, which Mortgage was recorded on July 24, 2008, as Document/Instrument No. 20080724000299290, in the public records of said County (the "First Mortgage");

(2) Mortgage executed or to be executed by Brigitta C. Brott, a married person and William B. Hillegass Jr. , a married person, to be recorded concurrently herewith in public records of said County, to secure a loan in the amount of \$417,000.00 in favor of CSB (the "Second Mortgage"); and

WHEREAS, CSB desires to establish the priority of its two liens and desires to establish the Second Mortgage as a first lien on the Premises and to subordinate the lien of the First Mortgage to the lien of the Second Mortgage.


NOW THEREFORE, CSB subordinates the lien of the First Mortgage to the lien of the Second Mortgage and declares that the Second Mortgage shall be a first lien on the Premises and shall be entitled to the same rights and privileges, both in law and equity, as it would have had if the Second Mortgage had been executed, delivered and recorded prior to the First Mortgage.

Executed this 15th day of October, 2009.


IN THE PRESENCE OF



Witness Signature



Printed Name

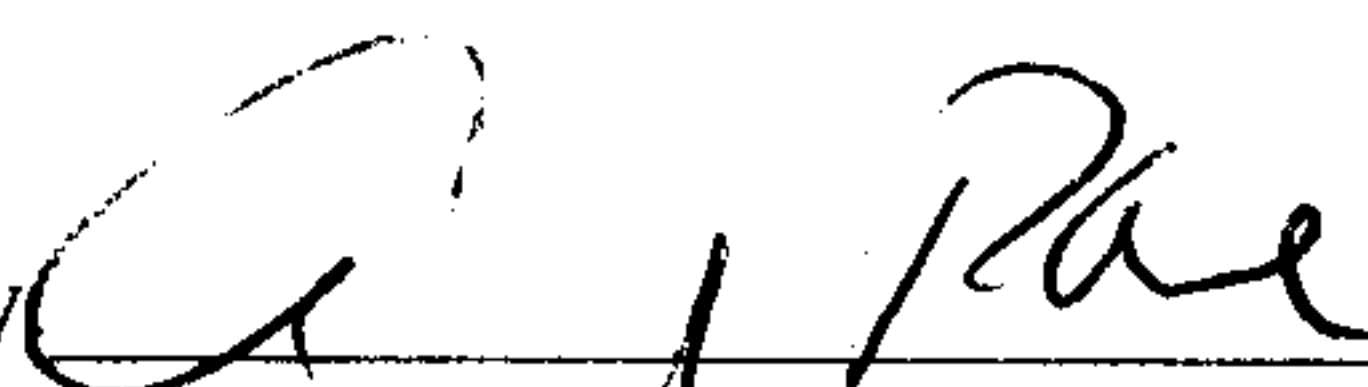


Witness Signature



Print Name

CHARLES SCHWAB BANK, NA
By: PHH Mortgage Corporation, Authorized Agent

By 

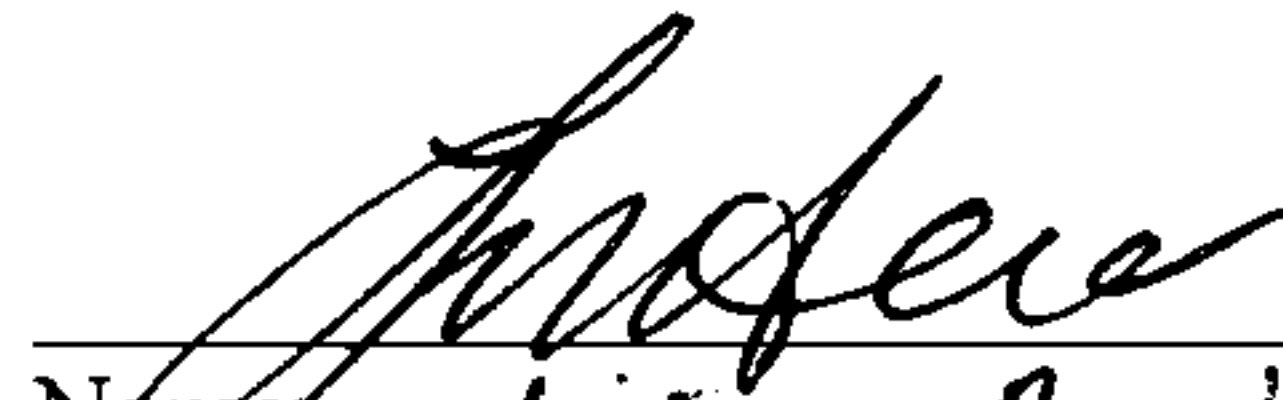
Name: Carrie Goudy-Paul
Title: Vice President

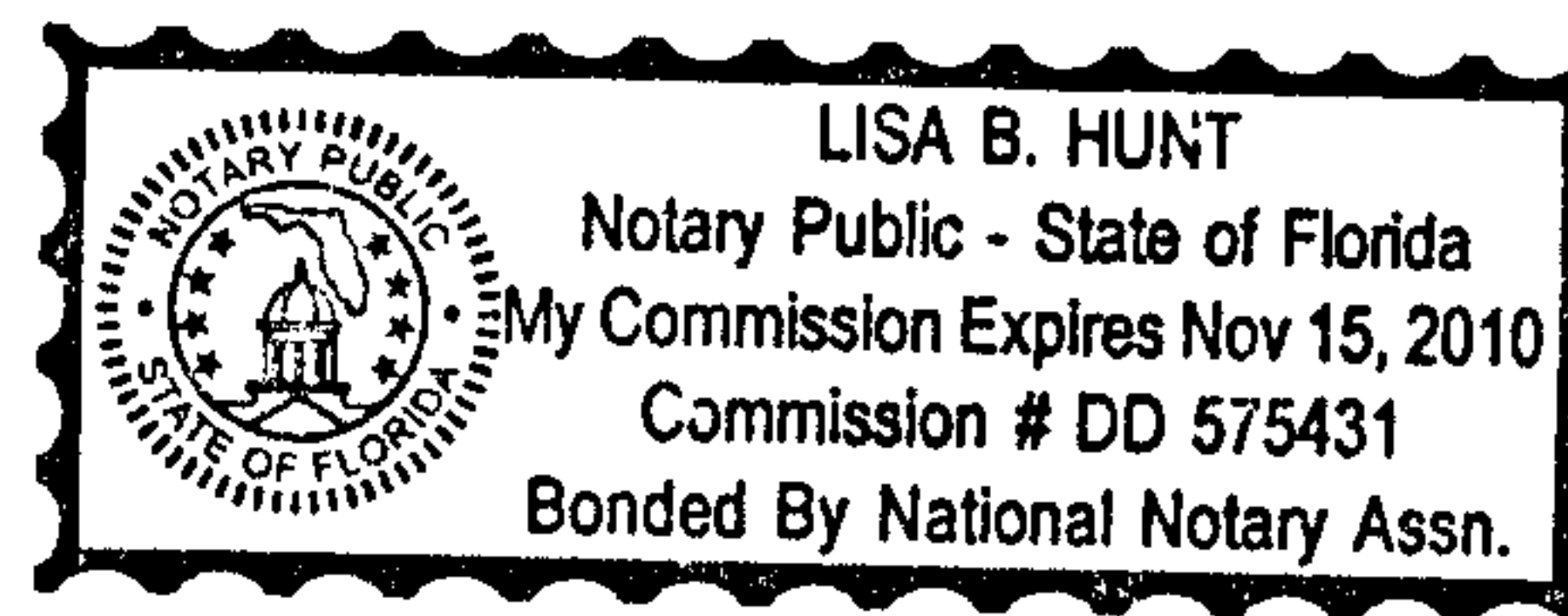


20091103000410630 2/3 \$17.00
Shelby Cnty Judge of Probate, AL
11/03/2009 11:28:14 AM FILED/CERT

STATE OF FLORIDA
COUNTY OF DUVAL


The foregoing instrument was acknowledged before me this 15th day of October 2009, by Carrie Goudy-Paul, Vice President, of PHH Mortgage Corporation, the duly authorized agent of Charles Schwab Bank, NA, on behalf of the corporation. She is personally known to me.


Name: Lisa B. Hunt
Notary Public, State of Florida
Commission No.:
My Commission Expires:



"Exhibit A"

County: SHELBY
Property Address: 13 BRUSH CREEK FARM
COLUMBIANA, AL 35051


20091103000410630 3/3 \$17.00
Shelby Cnty Judge of Probate, AL
11/03/2009 11:28:14 AM FILED/CERT

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

LOT 13, ACCORDING TO THE SURVEY OF BRUSH CREEK FARMS, AS RECORDED
IN MAP BOOK 8 PAGE 89 IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

TAX ID #: 226230000001005

For information only : Property Address: 13 BRUSH CREEK FARMS
COLUMBIANA ALABAMA 35051