


This Instrument Prepared by
Prepared by: Stacy Swett
RBS CITIZENS, N.A.
Attn: Servicing Dept. RJW 212
443 Jefferson Boulevard
Warwick, RI 02886


20110624000185440 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
06/24/2011 02:20:20 PM FILED/CERT

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 20th day of April, 2011

BETWEEN:

Mortgage Electronic Registration Systems Inc. as nominee for RBS Citizens, N.A.
One Citizens Drive
Riverside, RI 02915

("Lender")

and

Bank of America NA

Return To:
LSI-LPS
East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108
114 35520

("New Lender")

In consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, Original Lender, being the mortgagee under the following mortgage ("Subordinate Mortgage"):

Mortgage dated August 18, 2006, made by Matthew Todd Willoughby and Mandy K Willoughby to Mortgage Electronic Registration Systems Inc. as nominee for Countrywide Home Loans Inc. in the principal amount of Thirteen Thousand Two Hundred Fifty Dollars, \$13,250.00 and recorded on August 30, 2006 as Instrument No. 20060830000427580 in the office of the Judge of Probate of Shelby County, Alabama

[tax map designation]
[dist.]
[sec.]
[blk.]
[lot]

And commonly known as 101 Conch Cir Alabaster, Alabama 35007

does hereby waive and subordinate the priority and operation of the Subordinate Mortgage upon the therein described premises to the following described mortgage ("New Mortgage"):

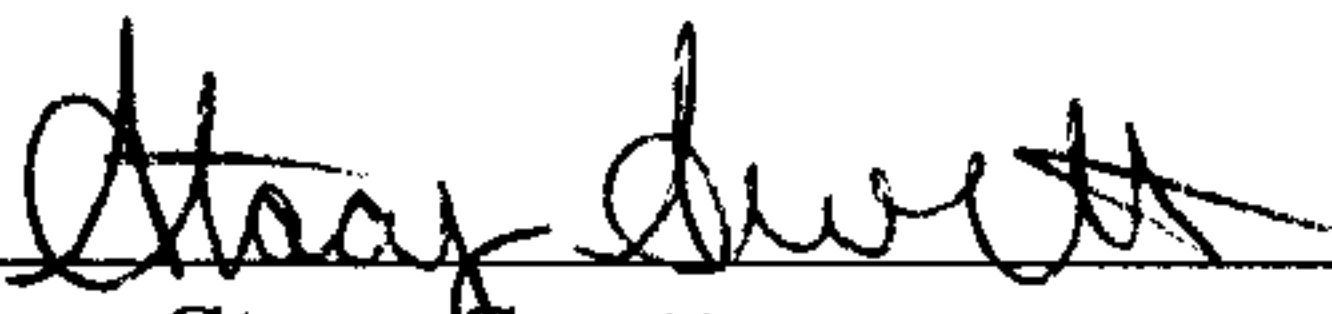
Mortgage to be executed by Matthew Todd Willoughby and Mandy K Willoughby as borrower(s), to Bank of America NA as Lender, securing a total indebtedness not to exceed One Hundred Twenty Five Thousand Dollars, (\$125,000.00), upon the above described property in order that the lien of the Subordinate Mortgage be taken as junior and inferior to the lien of the New Mortgage without otherwise affecting the lien of the Subordinate Mortgage.

This Agreement shall be governed by and construed in accordance with the laws of the State of Alabama applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their respective successors, designees and assigns.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems Inc. as nominee for RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:

Mortgage Electronic Registration Systems Inc. as nominee for
RBS CITIZENS, N.A.


Stacy Swett


By:


Daiva Ziukiene, Bank Officer

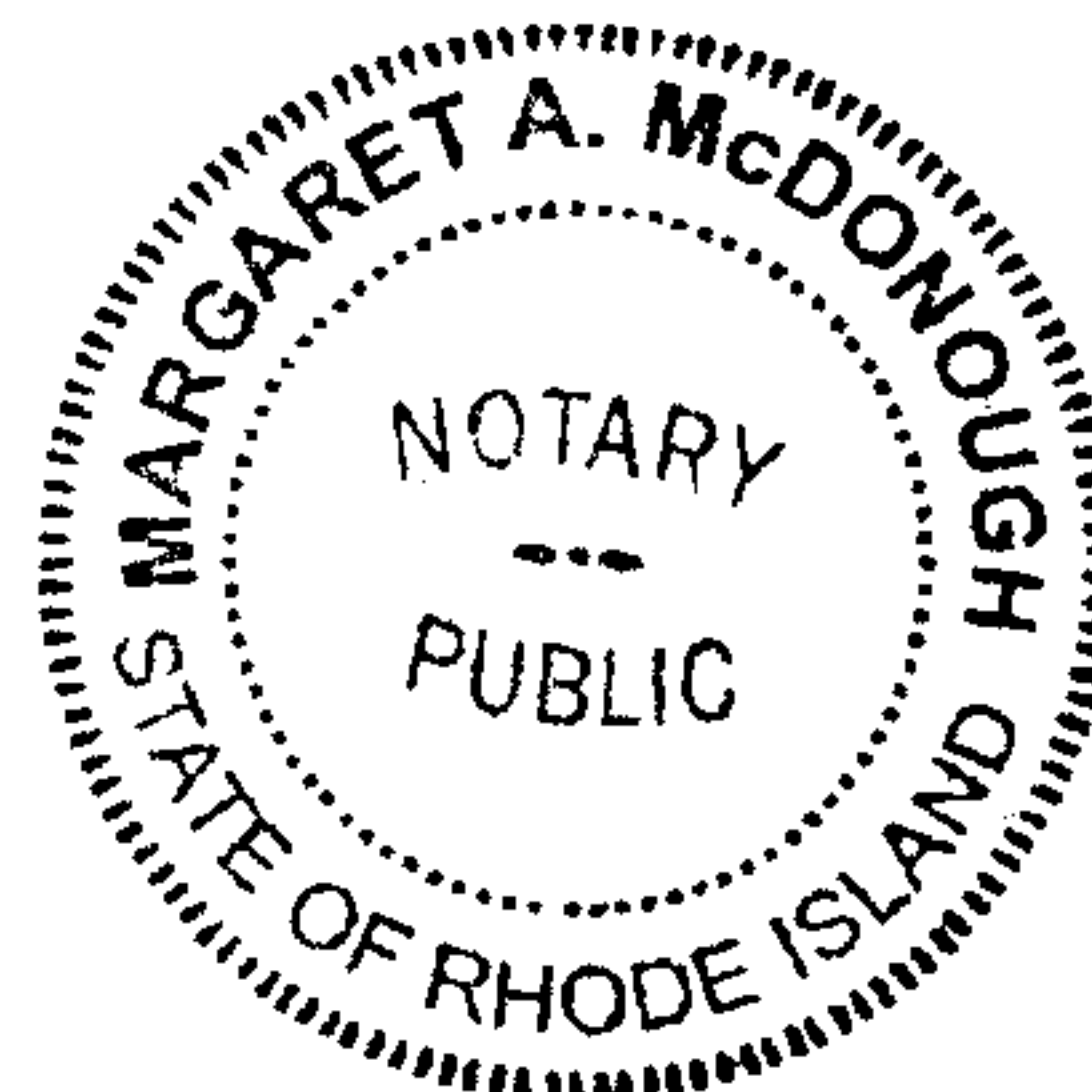
STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 20th day of April, 2011 before me personally appeared Daiva Ziukiene, the Bank Officer of Mortgage Electronic Registration Systems Inc. as nominee for RBS Citizens, N.A., a national banking association, to me known and known by me to be the party executing the foregoing instrument on behalf of said bank and acknowledged said instrument and the execution thereof to be his/her free act and deed in said capacity and the free act and deed of said bank.


Notary Public: Margaret A McDonough
My Commission Expires: November 27, 2012

[SEAL]





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Order No.: **11435520**
Loan No.: 234768251

Exhibit A

The following described property:

Lot 90, according to the Survey of Third Sector Portsouth as recorded in Map Book 7, Page 110, in the Probate Office of Shelby County, Alabama.

Assessor's Parcel No: 137262001003024