

This Instrument Prepared by and Return to:

Prepared by: Debra N. Caruso

RBS CITIZENS, N.A.

Attn: Servicing Dept. RJW 212

443 Jefferson Boulevard

Warwick, RI 02886

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 13th day of July, 2011

BETWEEN:

RBS Citizens, N.A.

One Citizens Drive

Riverside, RI 02915

("Original Lender")

and

RBS Citizens, N.A.

1 Citizens Drive

Riverside, RI 02915

("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 21, 2003, made by Lynn R. Verchot to RBS Citizens, NA f/k/a Citizens Bank NA s/b/m Charter One Bank NA in the principal amount of Thirteen Thousand, Eight Hundred Fifty Dollars, \$13,850.00 and recorded on August 26, 2003 as Instrument No. 20030826000564880 in the office of the Judge of Probate of Shelby County, Alabama

[tax map designation] _____

[dist.] _____

[sec.] _____

[blk.] _____

[lot] _____

And commonly known as 232 Queen's Gate Alabaster, AL 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 Lynn R. Verchot as borrower(s), to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed One Hundred One Thousand Dollars, (\$101,000.00), 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.



20110907000264350 1/3 \$18.00

Shelby Cnty Judge of Probate, AL

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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.

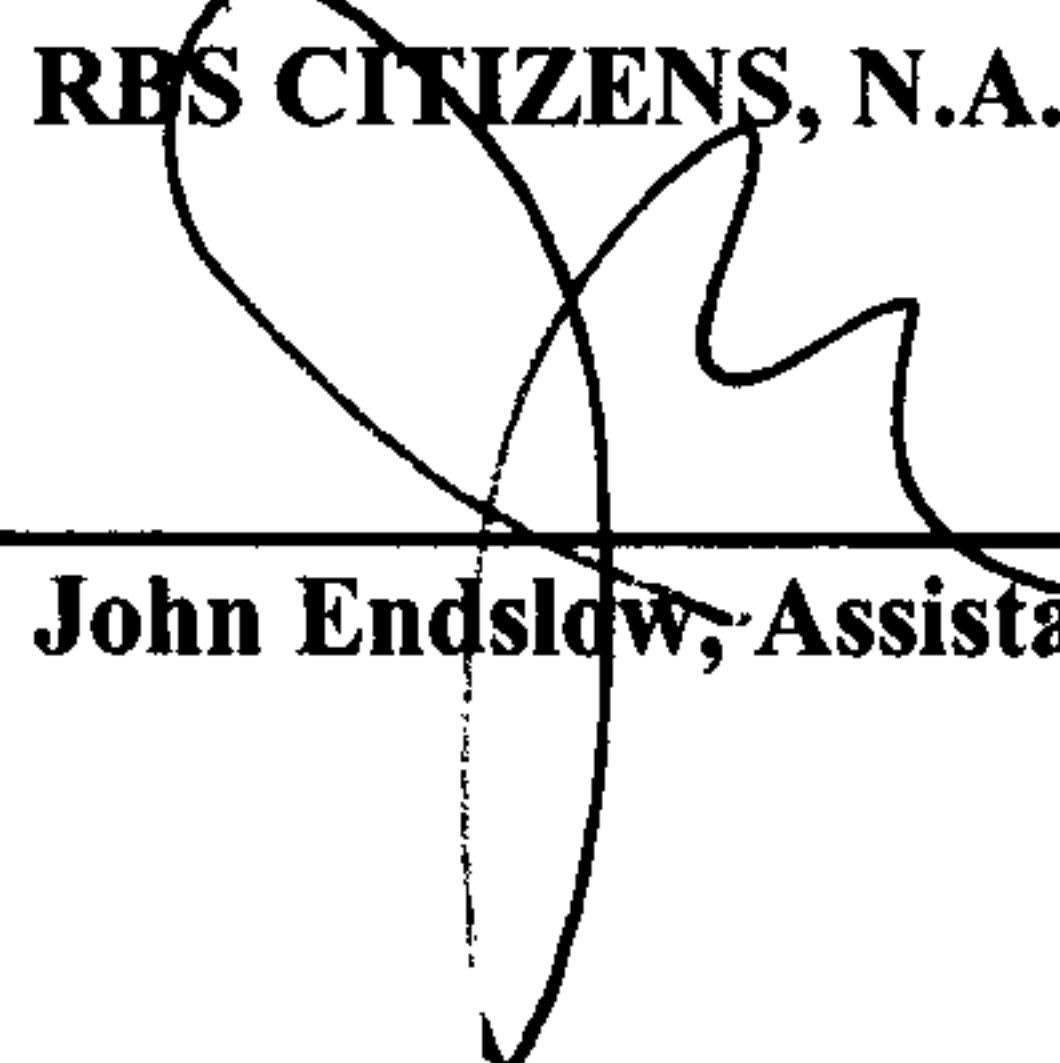
IN WITNESS WHEREOF, RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:



Debra N. Caruso

RBS CITIZENS, N.A.


By: 

John Endslow, Assistant Vice President

STATE OF RHODE ISLAND

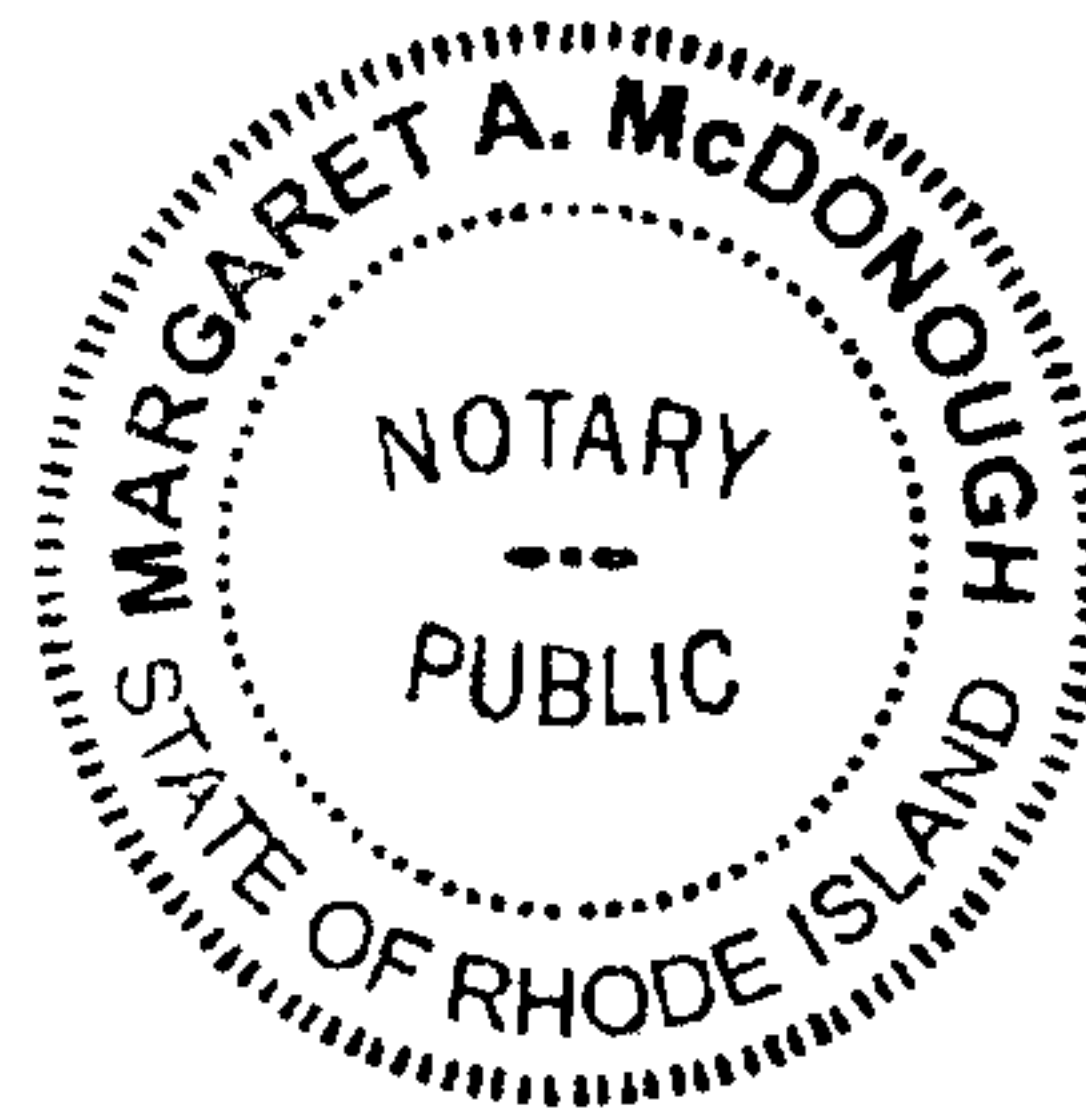
COUNTY OF KENT

In Warwick, on this 13th day of July, 2011 before me personally appeared John Endslow, the Assistant Vice President of 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]





20110907000264350 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
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EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATE, LYING AND BEING IN THE COUNTY OF SHELBY, SATE OF ALABAMA, TO-WIT:

LOT 247, ACCORDING TO THE MAP OF CEDAR GROVE AT STERLING GATE, SECTOR 2, PHASE 6, AS RECORDED IN MAP BOOK 30, PAGE 86, IN THE PROBATE OFFICE OF SHELBY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO EXISTING EASEMENTS, CURRENT TAXES, RESTRICTIONS AND COVENANTS, SET-BACK LINES AND RIGHTS OF WAY, IF ANY, OF RECORD.

BEING THE SAME PROPERTY CONVEYED TO LYNN R. VERCHOT, A SINGLE WOMAN BY DEED FROM PROFESSIONAL HOMEBUILDERS, INC. RECORDED 08/25/2003 IN DEED DOCUMENT# 20030826000564860, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

PROPERTY ADDRESS:

232 QUEEN'S GATE

ALABASTER, AL 35007, a/k/a MAYLENE, AL 35114

