When Recorded Return To: Indecomm Global Services 2925 Country Drive St. Paul, MN 55117

Third extra Prepared by and Return to:

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

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20111115000345220 1/3 \$20.00 Shelby Cnty Judge of Probate, AL 11/15/2011 03:13:32 PM FILED/CERT

SUBORDINATION OF MORTGAGE

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THIS AGREEMENT made this 17th day of October, 2011

BETWEEN:

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

and

Amerisave Mortgage Corporation
One Capital Plaza, 3350 Peach tree Rd St 1000
Atlanta, GA 30326
("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 October 24, 2005, made by Paul Kammann and Laura F Moore to Mortgage Electronic Registration Systems Inc. as nominee for Liberty Mortgage Corporation, \$77,800.00 and recorded on October 28, 2005 as Instrument No. 20051028000562170, and re-recorded on March 15, 2006 as Instrument No 20060315000119890, and assigned to Mortgage Electronic Registration Systems Inc. as nominee for Countrywide Bank N.A. ISAOA and re-recorded on December 22, 2005 as Instrument No 20051222000659150, in the office of the Judge of Probate of Shelby County, Alabama

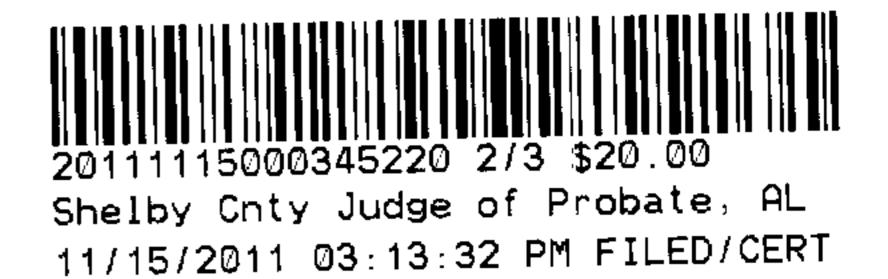
[tax map designation]
[dist.]
[sec.]
[blk.]
[lot]

And commonly known as 11332 Highway 55, Sterrett, Alabama 35147

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 Paul Kammann and Laura F Moore as borrower(s), to Amerisave Mortgage Corporation as New Lender, securing a total indebtedness not to exceed Three Hundred Elght Thousand Dollars, (\$308,000.00),* 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.

* to be recorded concurrently herewith



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. as successor by merger to Mortgage Electronic Registration Systems Inc. as nominee for Countrywide Bank N.A. ISAOA

By:

John Endslow, Assistant Vice President

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 17th day of October, 2011 before me personally appeared John Endslow, the Assistant Vice President 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

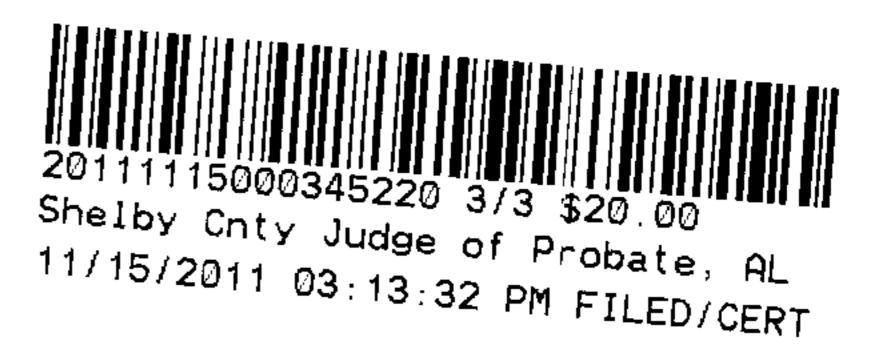
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LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA, AND IS DESCRIBED AS FOLLOWS:

PARCEL 2, ACCORDING TO THE SURVEY OF MASON & MOONEY SUBDIVISION AS RECORDED IN MAP BOOK 21 PAGE 82 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO EASEMENTS, RIGHTS OF WAY, COVENANTS, RESTRICTIONS AND CONDITIONS OF RECORD.

SUBJECT TO AD VALOREM TAXES FOR THE YEAR 2006 AND SUBSEQUENT YEARS NOT YET DUE AND PAYABLE.

SUBJECT TO MINERAL AND MINING RIGHTS OF RECORD AND ALL RIGHTS AND PRIVILEGES INCIDENT THERETO.

PARCEL ID#08-5-15-0-000-006-009

THIS BEING THE SAME PROPERTY CONVEYED TO PAUL KAMMANN AND LAURA F. MOORE, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF ANY OR EITHER OF THEM, THEN TO THE SURVIVOR OF THEM FROM THOMAS E. PERKINS AND TERRI L. PERKINS, HUSBAND AND WIFE IN A DEED DATED OCTOBER 24, 2005 AND RECORDED OCTOBER 28, 2005 IN INSTRUMENT NO. 20051028000562140.

Property Commonly Known As: 11332 Hwy 55 Sterrett, AL 35147