

This Instrument Prepared by and Return to:
Prepared by: Stacy Swett
RBS CITIZENS, N.A.
Attn: SBO Dept. RIW 212
443 Jefferson Boulevard
Warwick, RI 02886

SUBORDINATION OF MORTGAGE


THIS AGREEMENT made this 16th day of July, 2012

BETWEEN:

RBS Citizens, N.A.
One Citizens Drive
Riverside, RI 02915
("Lender")

and

Fox Mortgage Inc. ISAOA
3510 Vann Road, Suite 101
Birmingham, AL 35235
("New Lender")


20120726000270230 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
07/26/2012 01:57:15 PM FILED/CERT

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 January 27, 2003, made by Traci Boone to RBS Citizens, NA f/k Citizens Bank, NA s/b/m CCO Mortgage Corporation f/k/a Charter One Mortgage a subsidiary of Charter One Bank NA in the principal amount of Eighteen Thousand Nine Hundred Dollars, \$18,900.00 and recorded on 02/04/03 as Instrument No. 20030204000066280 in the office of the Judge of Probate of Shelby County, Alabama

[tax map designation] 136131001006068 (Parcel ID No.)

[dist.] _____

[sec.] _____

[blk.] _____

[lot] 44-A, Resurvey of Lot 44, Brookhollow, Second Sector, Map Book 18, Page 86, Probate Office of Shelby County, Alabama

And commonly known as 119 Brook Hollow Way, Pelham, Alabama 35124

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 Traci Boone as borrower, to Fox Mortgage Inc. ISAOA as New Lender, securing a total indebtedness not to exceed Ninety Three Thousand Dollars, (\$93,000.00), 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, RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:

Stacy Swett
Stacy Swett

RBS CITIZENS, N.A.

By: John Endslow, Assisant Vice President

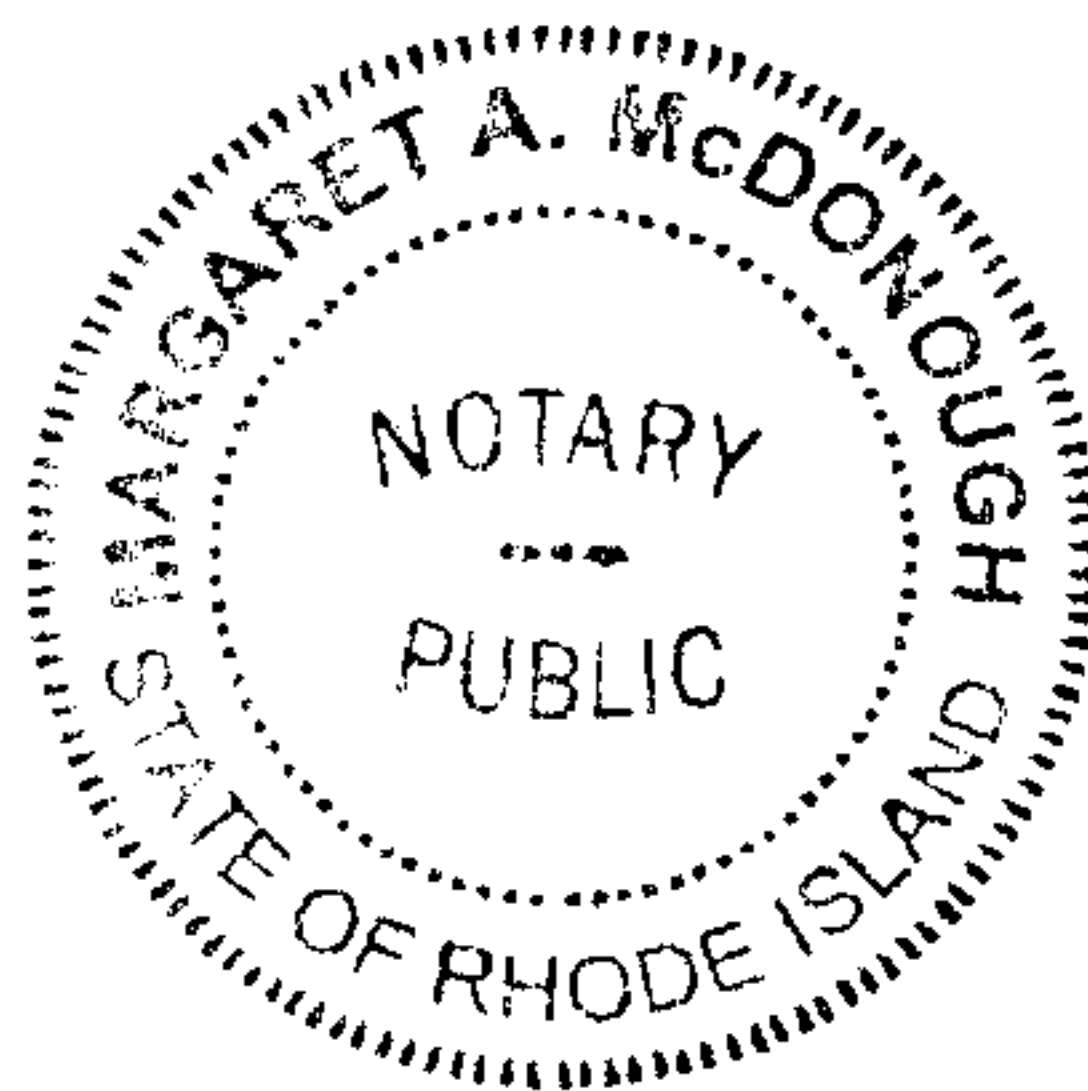
STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 16th day of July, 2012 before me personally appeared John Endslow, the Assisant 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]



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