

20120820000308860 1/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
08/20/2012 01:49:48 PM FILED/CERT

This instrument was prepared by: **Carrie Lane**

Please return to:

**PNC Bank, N.A.**

**ATTN: Denise M Csokuly**

**2730 Liberty Avenue, M.S. P5-PCLC-01-E**

**Pittsburgh, PA 15222**

TAX PARCEL I.D. NO. **093080061001004**

**SUBORDINATION OF MORTGAGE**

From: **PRAGNESH I. PATEL and**  
**BHAVINI P. PATEL**  
**600 Highland Lakes Cove**  
**Birmingham, AL 35242**

To: **PNC BANK NA AS**  
**SUCCESSOR BY MERGER TO**  
**RBC BANK (USA)**

Mortgage Dated: **06/14/2011**

Mortgage Recorded: **07/26/2011**  
as Instrument Number **20110726000216760**  
and/or in Liber/Volume \_\_\_\_\_, Folio/Page \_\_\_\_\_  
in the Recorder's office of  
**Shelby County, Alabama**

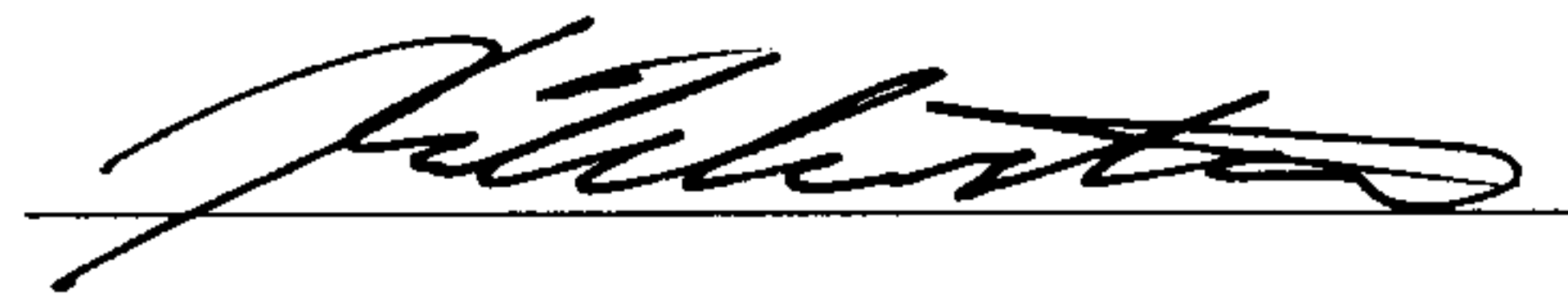
Debt: **\$119,500.00**

**KNOW ALL BY THESE PRESENTS**

That **PNC BANK NA AS SUCCESSOR BY MERGER TO RBC BANK (USA)**, the Mortgagee above named (or the successor, by merger or change of name, to the Mortgagee above named), **FOR VALUE RECEIVED**, does hereby agree that the lien of the above recited Mortgage be subordinated to and postponed in favor of a certain Mortgage given by the above named Mortgagor to **NYCB Mortgage Company, LLC**, dated **July 31, 2012**, and recorded \_\_\_\_\_, in Mortgage Book Volume \_\_\_\_\_, Page \_\_\_\_\_ and not to exceed the principal amount of **\$415,000.00** with the same force and effect as if the First above recited Mortgage had been entered of record in the office of the Recorder of Deeds of **Shelby** County, on a day subsequent to the day of entry for record of the Second above recited Mortgage, and Provided also that the lien of said First recited Mortgage on any other property of said Mortgagor or Present owner of the mortgaged Premises shall in no way be affected.

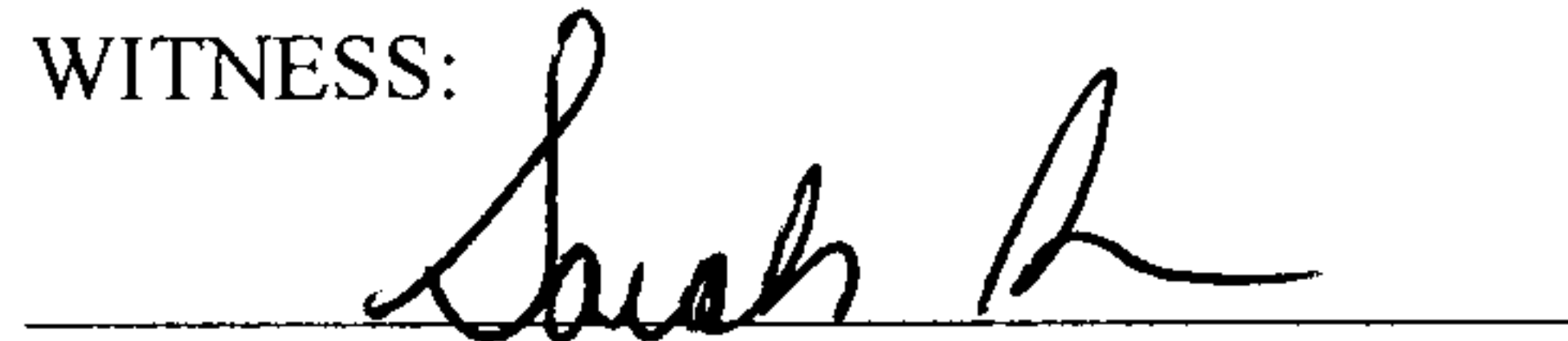
Witness the due execution hereof this twenty-fourth day of May, 2012.

WITNESS:



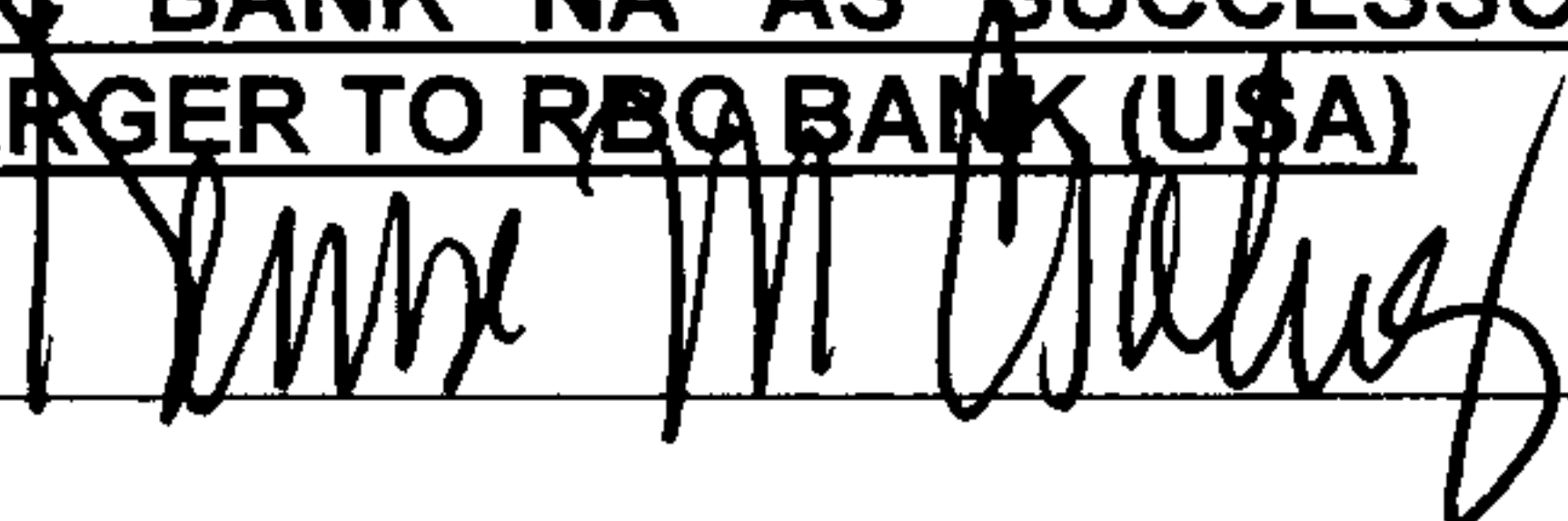
Print Name: Jessica Kilchenstein

WITNESS:



Print Name: Sarah Ingalls

PNC BANK NA AS SUCCESSOR BY  
MERGER TO RBG BANK (USA)

By: 

Print Name: Denise M Csokuly

Title: Consumer Loan Officer

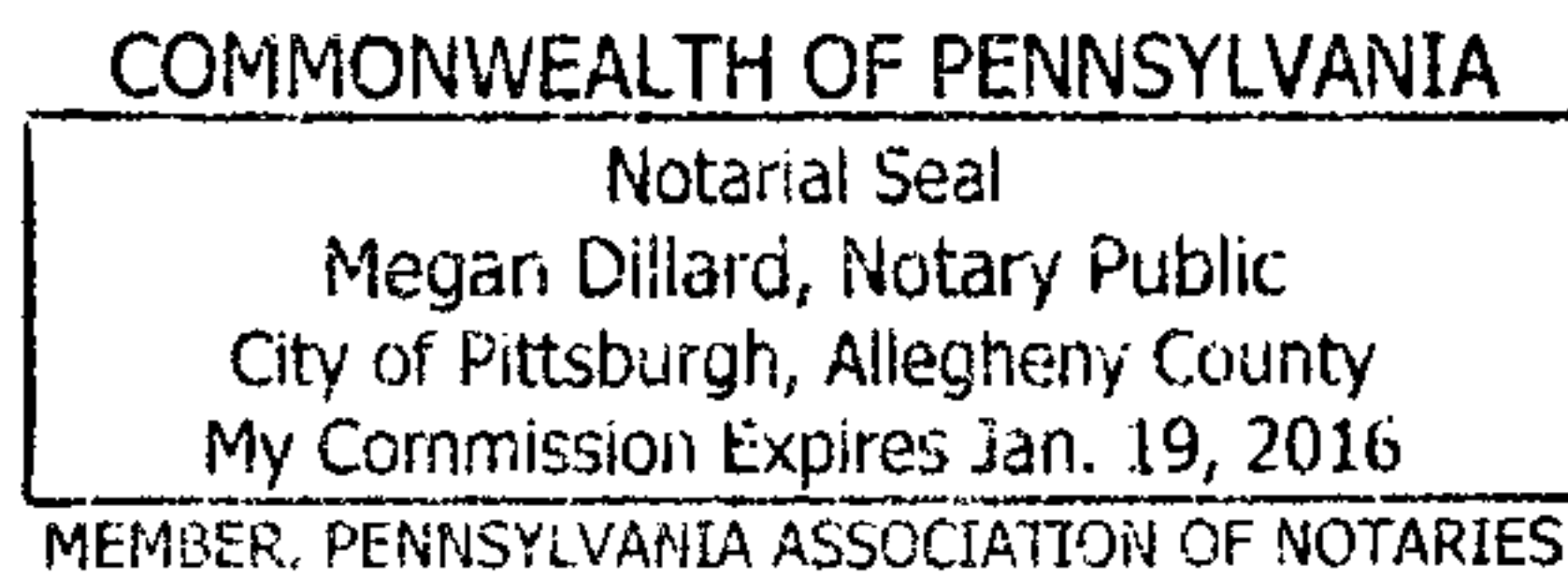
Commonwealth of Pennsylvania  
County of Allegheny

) SS:  
)

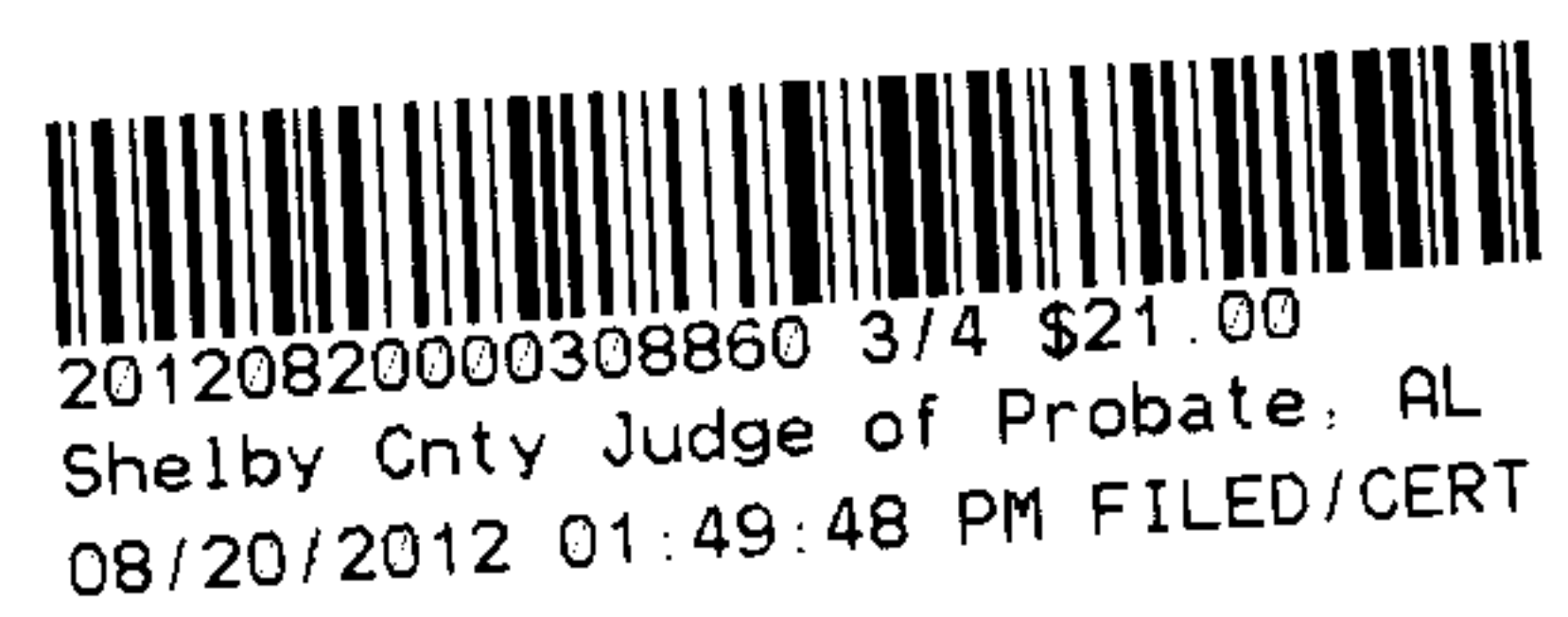
On this, the 24<sup>th</sup> day of May, 2012, before me, a Notary Public, the undersigned officer, personally appeared **Denise M Csokuly**, who acknowledged himself/herself to be an officer of PNC Bank, N.A. and that he/she, as such officer, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing on behalf of said bank as such officer.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Megan Dillard  
Notary Public: Megan Dillard  
My Commission Expires: 1/19/16  
County of Residence: Allegheny



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**EXHIBIT "A"**

SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA:

LOT 101, ACCORDING TO THE MAP OF HIGHLAND LAKES, 1ST SECTOR, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 18, PAGE 37 A, B, C, D. E. F. & G, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

TOGETHER WITH NONEXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREA ALL AS MORE PARTICULARLY DESCRIBED IN THE DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, RECORDED AS INSTRUMENT #1994-07111 AND AMENDED IN INSTRUMENT #1996-17543 AND FURTHER AMENDED IN INSTRUMENT #1999-31095 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 1ST SECTOR, RECORDED AS INSTRUMENT #1994-07112 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS, THE "DECLARATION").

TAX ID NO: 093080001001004

BEING THE SAME PROPERTY CONVEYED BY JOINT SURVIVORSHIP DEED:

GRANTOR: HOMES OF GRANDEUR, LLC, AN ALABAMA LIMITED LIABILITY COMPANY  
GRANTEE: PRAGNESH I. PATEL and BHAVINI P. PATEL, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER, THEN TO THE SURVIVOR OF THEM  
DATED: 01/29/2007  
RECORDED: 02/06/2007  
DOC#/BOOK-PAGE: 20070206000054480

ADDRESS: 600 HIGHLAND LAKES COVE, BIRMINGHAM, AL 35242

END OF SCHEDULE A

