



WAIVER OF PRIORITY OF MORTGAGE

Know all by these presents, that in consideration \$1.00 and other good and valuable consideration paid to FIRST EDUCATORS CREDIT UNION, receipt of which is hereby acknowledged, FIRST EDUCATORS CREDIT UNION hereby agrees that it shall postpone and make junior and subordinate in all respects its mortgage described below, to a mortgage executed by or to be executed by BRANDY RIVERS, in favor of PROFICIO MORTGAGE SOLUTIONS, LLC., **its successors and/or assigns** in an amount not to exceed Two Hundred Fifty Nine Thousand, Five Hundred Twenty Five 00/100 Dollars (\$259,525.00) upon the security of a mortgage upon real property they own, which mortgage is dated SEPT. 5, 2012 and recorded _____ in Instrument Number 20120913000348710 Recorder's Office, Shelby County, Alabama.

Said real property is described as follows:

The following described real estate in Shelby County, Alabama.

SEE ATTACHED EXHIBIT "A"

Address: 1183 Eagle Park Road, Birmingham, AL 35242
Tax Parcel: 09-3-06-0-006-013.00

FIRST EDUCATORS CREDIT UNION hereby consents, promises and agrees that said mortgage deed executed and delivered to PROFICIO MORTGAGE SOLUTIONS, LLC. shall be a first and best lien on said premises, hereby postpones and subordinates to said mortgage, so executed, and waives in its favor, the priority of a mortgage executed by BRANDY RIVERS, and delivered by them originally to FIRST EDUCATORS CREDIT UNION filed for record on 11/20/2008, recorded in instrument number 20081120000444360, Recorder's Office, Shelby County, Alabama.

20120913000348720 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
09/13/2012 02:47:40 PM FILED/CERT

In witness whereof the undersigned officer of **FIRST EDUCATORS CREDIT UNION** has hereunto set his/her hand as duly authorized by appropriate city official(s) this 19th day of July, 2012.

Signed and acknowledged by:

FIRST EDUCATORS CREDIT UNION

Stanley E. Mitchell

BY: STANLEY E. MITCHELL

Title: LOAN MANAGER

State of Alabama
County of Shelby
SS:

Be it remembered that on this 19th day of July, 2012, before me, the subscriber, personally came the above named **FIRST EDUCATORS CREDIT UNION** by Stanley E. Mitchell its Loan manager, and acknowledged the signing of this instrument to be his/her free and voluntary act and deed for said company and him or herself.

In testimony whereof, I have hereunto subscribed my name and affixed my seal on the date and year last aforesaid.

Jessica Y Swindle
Notary Public

JESSICA Y SWINDLE
Notary Public, Alabama State At Large
My Commission Expires July 23, 2012

RETURN TO:
This Instrument Prepared by:
Carl J. Meyer, Esquire
LANDSEL TITLE AGENCY, INC
961 N HAMILTON RD, STE 100
GAHANNA, OH 43230
BCHOINAGH-18712



20120913000348720 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
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EXHIBIT "A"

Situated in Shelby County, Alabama:

Lot 17, according to the Map and Survey of Eagle Point, 12th Sector, as recorded in Map Book 22, page 43-B, in the Office of the Judge of Probate of Shelby County; being situated in Shelby County, Alabama.