

## 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 in Instrument Number 20/209/3000 348 //ORCORD Recorder's Office, Shelby County, Alabama.

Said real property is described as follows:

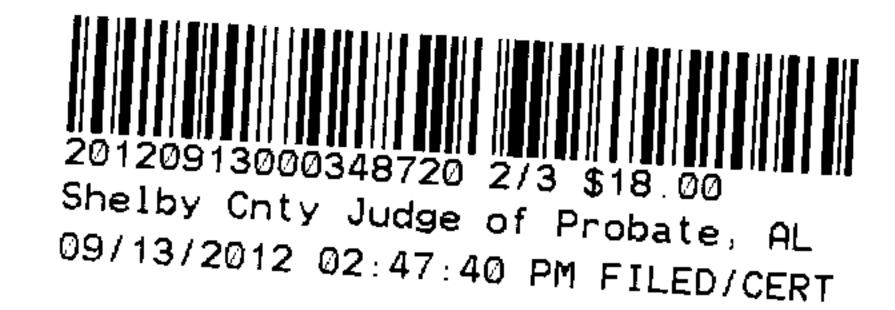
The following described real estate in Shelby County, Alabama.

SEE ATTACHED EXHIBIT "A"

Address: 1183 Eagle Park Road, Birmingham, AL 35242

Tax Parcel: 09-3-06-0-006-013.00

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.



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\_ , 2012. Signed and acknowledged by: FIRST/EDUCATORS CREDIT UNION Title: State of Alabama County of Shelby SS: 2012, before me, the Be it remembered that on this subscriber, personally came the above named FIRST EDUCATORS CREDIT UNION by , 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. Notary Public JESSICA Y SWINDLE Notary Public, Alabama State At Large RETURN TO: My Commission Expires July 23, 2012 This Instrument Prepared by: Carl J. Meyer, Esquire LANDSEL TITLE AGENCY, INC

961 N HAMILTON RD, STE 100

GAHANNA, OH 43230

BCHOINAGH-18712

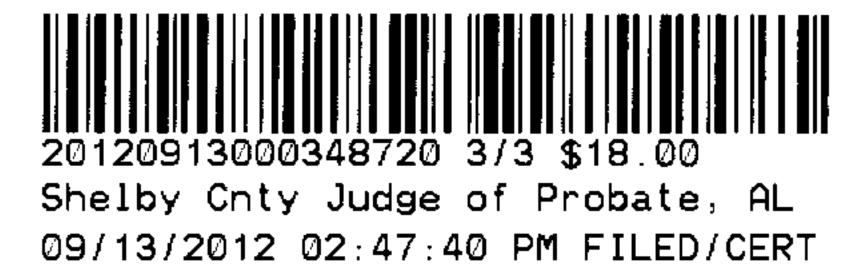


EXHIBIT "A"

Situated in Shelby County, Alabama:

Lot 17, according to the Map and Survey of Eagle Point, 12<sup>th</sup> 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.