


**PNC Bank, NA, as successor by merger to RBC Bank  
(USA), as successor by merger to National Bank of  
Commerce of Birmingham**

6750 Miller Rd. M.S. BR-YB58-01-B  
Brecksville, OH 44141

09/12/2012

  
20120927000368810 1/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
09/27/2012 11:36:31 AM FILED/CERT

Requestor of Subordination: Jeff Kaufman

Re: KOHTARO FUJIHASHI and KEIKO FUJIHASHI  
721 Mill Springs Lane, Hoover, AL 35244  
Loan account number ending in: 7462

To Whom It May Concern:

PNC Bank, NA, as successor by merger to RBC Bank (USA), as successor by merger to National Bank of Commerce of Birmingham has executed the attached subordination agreement. The original executed agreement is enclosed for you to file. The original executed subordination instrument is being submitted on these conditions:

1. That, even in the event of contrary (or non-specific) language in the subordination agreement, the attached subordination is to be accepted by you as a subordination of PNC Bank, NA, as successor by merger to RBC Bank (USA), as successor by merger to National Bank of Commerce of Birmingham's lien position only and not as a subordination of the debt owed to PNC Bank, NA, as successor by merger to RBC Bank (USA), as successor by merger to National Bank of Commerce of Birmingham. This means that PNC Bank, NA, as successor by merger to RBC Bank (USA), as successor by merger to National Bank of Commerce of Birmingham has every right to continue to seek repayment of its debt, even if borrower fails to pay your debt.
2. The agreement of PNC Bank, NA, as successor by merger to RBC Bank (USA), as successor by merger to National Bank of Commerce of Birmingham to subordinate its lien is contingent on you filing, in the appropriate public office that accepts mortgages or deeds of trust, the new mortgage/deed of trust instrument given by you to our mutual customer.

PNC Bank, NA, as successor by merger to RBC Bank (USA), as successor by merger to National Bank of Commerce of Birmingham  
Subordination Specialist

This instrument was prepared by: James Ferrell

Please return to:

PNC Bank, N.A.

ATTN: Kelly Clemenich

6750 Miller Rd. M.S. BR-YB58-01-B

Brecksville, OH 44141

TAX PARCEL I.D. NO. 10-2-10-0-006-006.000

SUBORDINATION OF MORTGAGE

From: KOHTARO FUJIHASHI and  
KEIKO FUJIHASHI  
721 Mill Springs Lane  
Hoover, AL 35244

Mortgage Dated: 05/28/2003

Mortgage Recorded: 06/05/2003  
as Instrument Number 20030605000351490  
and/or in Liber/Volume \_\_\_\_\_, Folio/Page \_\_\_\_  
in the Recorder's office of  
Shelby County, Alabama

Debt: \$77,000.00

To: PNC Bank, NA, as successor  
by merger to RBC Bank (USA),  
as successor by merger to  
National Bank of Commerce of  
Birmingham

**KNOW ALL BY THESE PRESENTS**

That PNC Bank, NA, as successor by merger to RBC Bank (USA), as successor by merger to National Bank of Commerce of Birmingham, 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 Cadence Bank, N.A., dated 9/14/2012, and recorded 9-27-12, in Mortgage Book Volume 2002 0927000368800 and not to exceed the principal amount of \$278,000.00 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 twelfth day of September, 2012.

WITNESS:

PNC Bank, NA, as successor by merger  
to RBC Bank (USA), as successor by  
merger to National Bank of Commerce  
of Birmingham

Loretta Bogush

Print Name: Loretta Bogush

By: Kelly Clemenich

Print Name: Kelly Clemenich

Title: Assistant Vice President

WITNESS:

Pamela Reese

Print Name: Pamela Reese

State of Ohio  
County of Cuyahoga

) SS:  
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On this, the 12 day of SEPT., 2012, before me, a Notary Public, the undersigned officer, personally appeared Kelly Clemenich, 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.



Notary Public:

My Commission Expires:

County of Residence:



powered by XetusOne.