

This Instrument Prepared by and
Prepared by: Melissa Pariseau
RBS CITIZENS, N.A.
Attn: SBO Dept. RJW 212
443 Jefferson Boulevard
Warwick, RI 02886

Return To:
LSI-LPS 1537/864
East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 6th day of October, 2012


BETWEEN:

Mortgage Electronic Registration Systems, Inc. as nominee for RBS Citizens, N.A.
One Citizens Drive
Riverside, RI 02915
("Lender")

and

JPMorgan Chase Bank NA

("New Lender")


20130404000140090 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
04/04/2013 01:30:35 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 June 28, 2006, made by Jon R McKinney and Carolyn R McKinney to Mortgage Electronic Registration Systems, Inc. as nominee for Century 21 ® Mortgage (sm) in the principal amount of Thirty Two Thousand Four Hundred Dollars, \$32,400.00 and recorded on August 2, 2006 as Instrument No. 20060802000371630 in the office of the Judge of Probate of Shelby County, Alabama

[tax map designation] _____
[dist.] _____
[sec.] _____
[blk.] _____
[lot] _____

And commonly known as 2025 Fairbank Cir, Chelsea, Alabama 35043

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 Jon R McKinney and Carolyn R McKinney as borrower(s), to JPMorgan Chase Bank NA as New Lender, securing a total indebtedness not to exceed One Hundred Twenty Two Thousand One Hundred Forty Five Dollars, (\$122,145.00), 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. Rec. 1-15-2013

Inst. # 20130115000020330

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, Mortgage Electronic Registration Systems, Inc. as nominee for RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:

Mortgage Electronic Registration Systems, Inc. as nominee
for RBS CITIZENS, N.A. as successor by merger to
Mortgage Electronic Registration Systems, Inc. as nominee
for Century 21 Mortgage (sm)

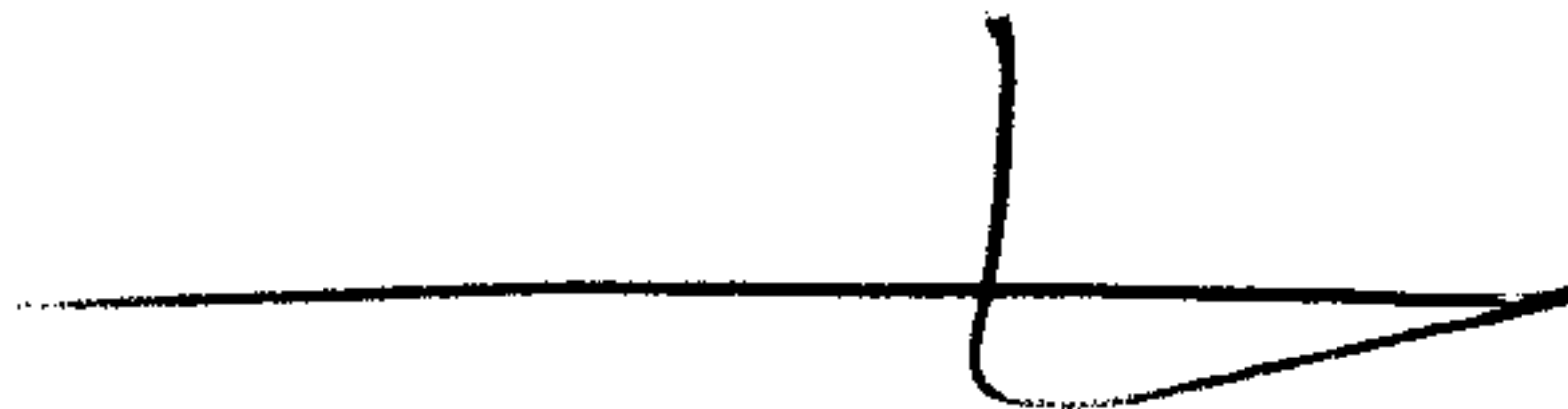

Melissa Pariseau

By: 
John Endslow, Assisant Vice President

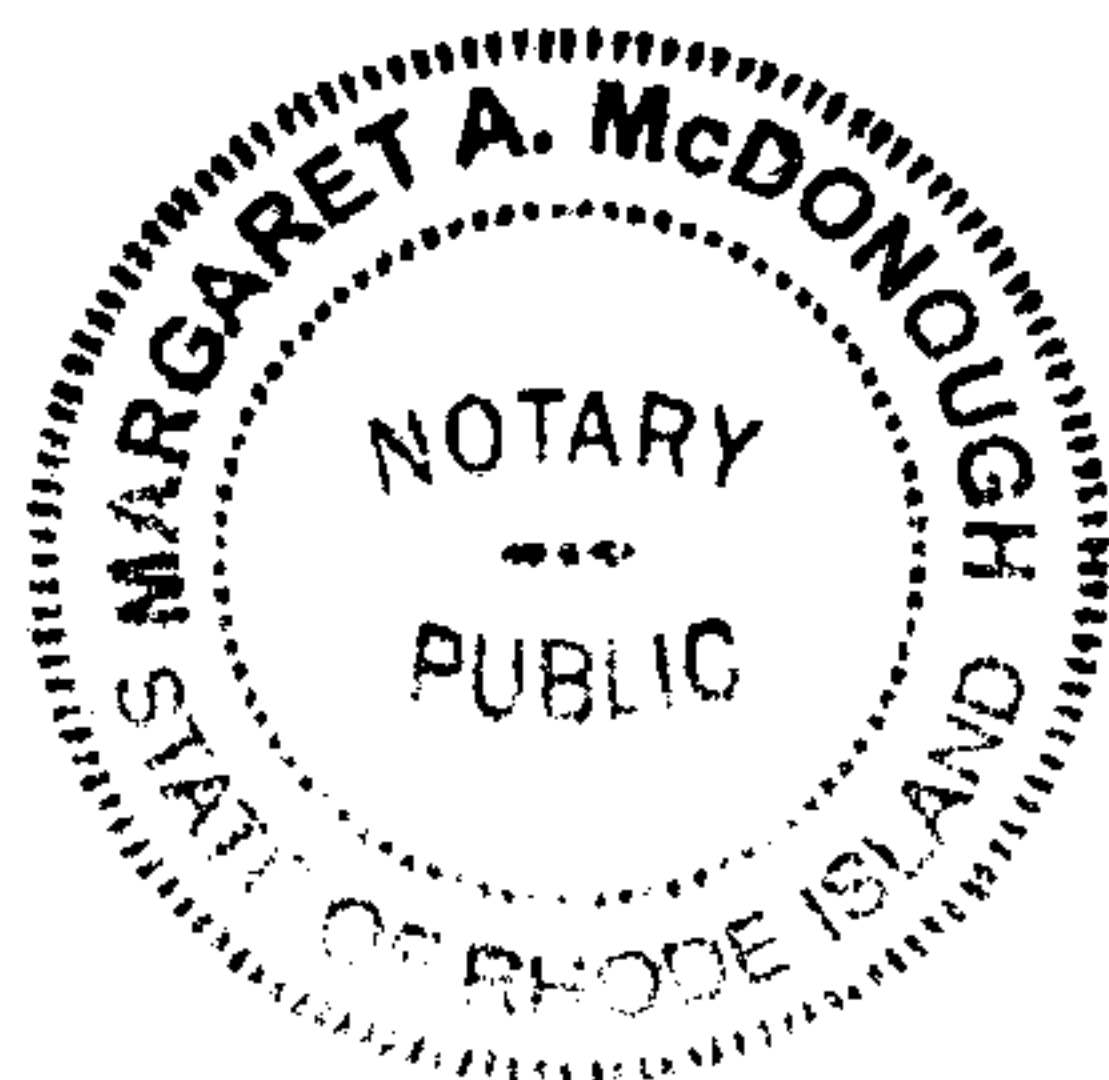
STATE OF RHODE ISLAND


COUNTY OF KENT

In Warwick, on this 6th day of October, 2012 before me personally appeared John Endslow, the Assisant Vice President of Mortgage Electronic Registration Systems, Inc. as nominee for 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]




20130404000140090 2/3 \$18.00
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Order No.: **15391864**
Loan No.: 1608076123

Exhibit A

The following described property:

Lot 3-70, according to the Plat of Chelsea Park 3rd Sector, as recorded in Map Book 34,
Page 23 A and B in the Probate Office of Shelby County, Alabama.

Assessor's Parcel No: 097361003002000



20130404000140090 3/3 \$18.00
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