

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

78657529 Rec2
When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 2nd day of April, 2013

BETWEEN:

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

and

Bank of America NA

("New Lender")

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 May 27, 2005, made by Chaqueta Daniel to Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans Inc in the principal amount of Twenty Three Thousand Nine Hundred Dollars, \$23,900.00 and recorded on June 9, 2005 as Instrument No. 20050609000281160 in the office of the Judge of Probate of Shelby County, Alabama

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

And commonly known as 2516 Forest Lakes Ln, Sterrett, Alabama 35147

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 Chaqueta Daniel as borrower(s), to Bank of America NA as New Lender, securing a total indebtedness not to exceed Ninety One Thousand Eight Hundred Dollars, (\$91,800.00), 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.



20130522000210320 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
05/22/2013 01:52:35 PM FILED/CERT

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
Countrywide Home Loans Inc



Melissa Pariseau


By: 

John Endslo, Assistant Vice President

STATE OF RHODE ISLAND

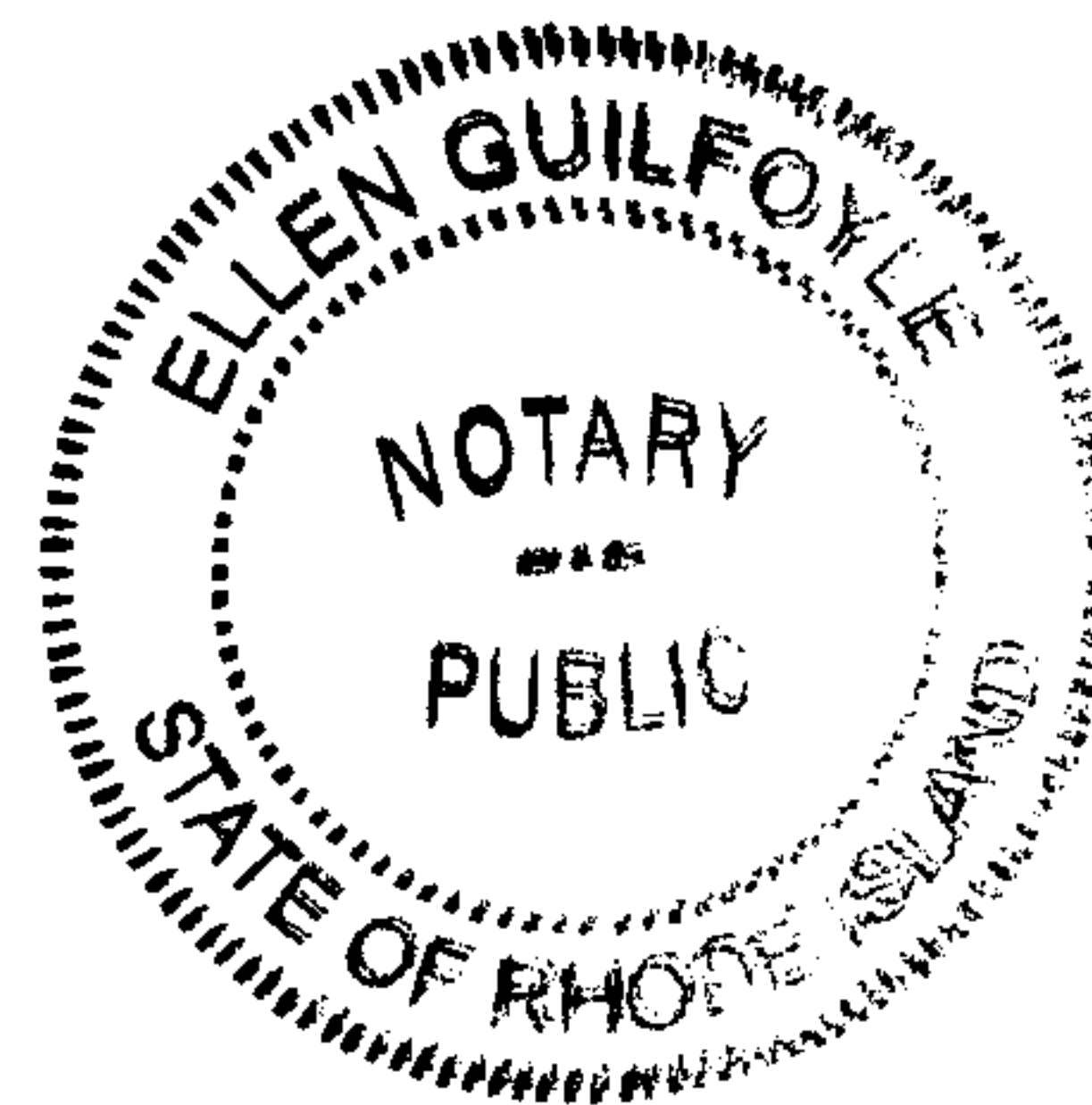
COUNTY OF KENT


In Warwick, on this 2nd day of April, 2013 before me personally appeared John Endslo, the Assistant Vice President of 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: Ellen Guilfoyle
My Commission Expires: February 27, 2017

[SEAL]




20130522000210320 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
05/22/2013 01:52:35 PM FILED/CERT

SCHEDULE A

SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA;

LOT 656, ACCORDING TO THE SURVEY OF FOREST LAKES, 12 SECTOR, AS RECORDED IN
MAP BOOK 34 AT PAGE 3 RECORDED IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY
COUNTY, ALABAMA.


TAX ID NO: 09 5 15 0 003 048.000

BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED:

GRANTOR: AMERICAN HOMES AND LAND CORPORATION
GRANTEE: CHAQUETA DANIEL
DATED: 05/27/2005
RECORDED: 06/09/2005
DOC#/BOOK-PAGE: 20050609000281140

ADDRESS: 2516 FOREST LAKES LN, STERRETT, AL 35147

END OF SCHEDULE A


20130522000210320 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
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