

This Instrument Prepared by and Return to:
Prepared by: Edward Brodeur
RBS CITIZENS, N.A.
Attn: SBO Dept. RJW 212
443 Jefferson Boulevard
Warwick, RI 02886


20130809000324860 1/3 \$20.00
Shelby Cnty Judge of Probate, AL
08/09/2013 11:44:35 AM FILED/CERT

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 23rd day of January, 2013

BETWEEN:

RBS Citizens, N.A.
One Citizens Drive
Riverside, RI 02915
("Lender")

and

Cartus Home Loans

("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 April 29, 2005, made by Valorie E Jenkins to PHH Mortgage Corp (f/k/a Cendant Mortgage Corp) in the principal amount of Twenty Six Thousand Nine Hundred Ninety Dollars, \$26,990.00 and recorded on May 3, 2005 as Instrument No. 20050503000209960 and assigned to RBS Citizens, N.A. recorded November 18, 2009 as Instrument No. 20091118000429130 in the office of the Judge of Probate of Shelby County, Alabama

[tax map designation] _____

[dist.] _____

[sec.] _____

[blk.] _____

[lot] _____

And commonly known as 142 Clairmont Rd, 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 Valorie E Jenkins as borrower(s), to Cartus Home Loans as New Lender, securing a total indebtedness not to exceed One Hundred Eighty Five Thousand Four Hundred Fifty Dollars, (\$185,450.00), 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.

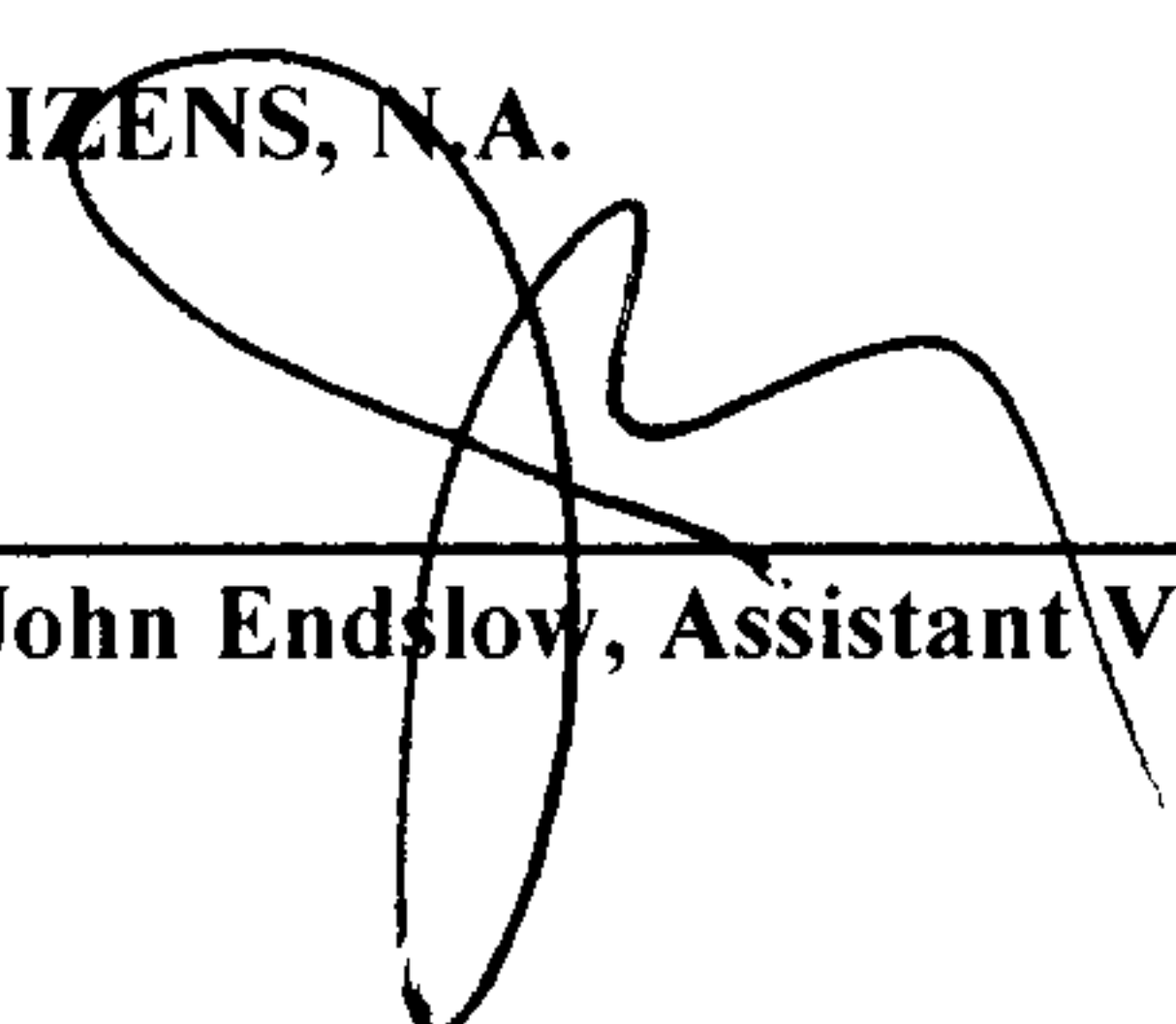
This Agreement shall be governed by and construed in accordance with the laws of the State of Alabama applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their respective successors, designees and assigns.

IN WITNESS WHEREOF, RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:


Edward Brodeur

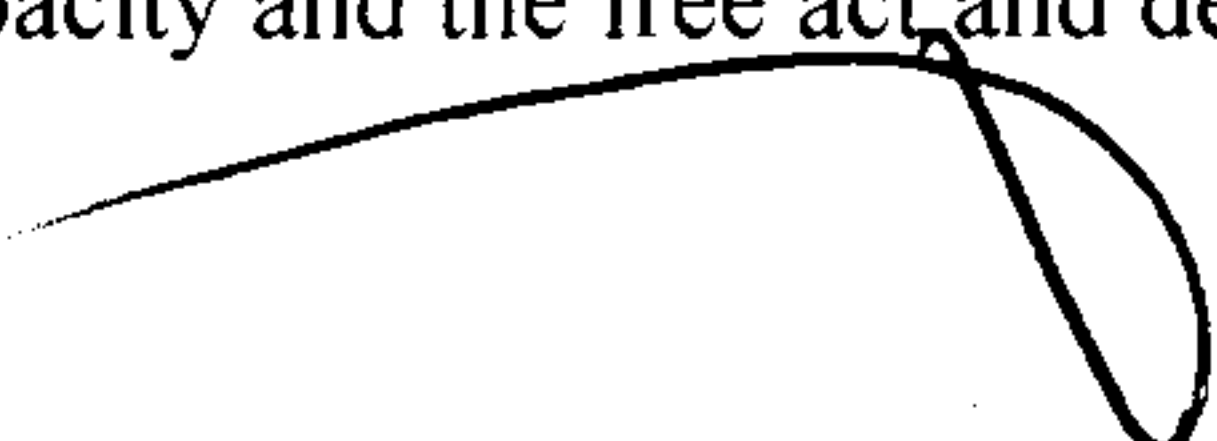
RBS CITIZENS, N.A.

By: 
John Endslow, Assistant Vice President

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 23rd day of January, 2013 before me personally appeared John Endslow, 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: Margaret A McDonough
My Commission Expires: November 27, 2012

[SEAL]

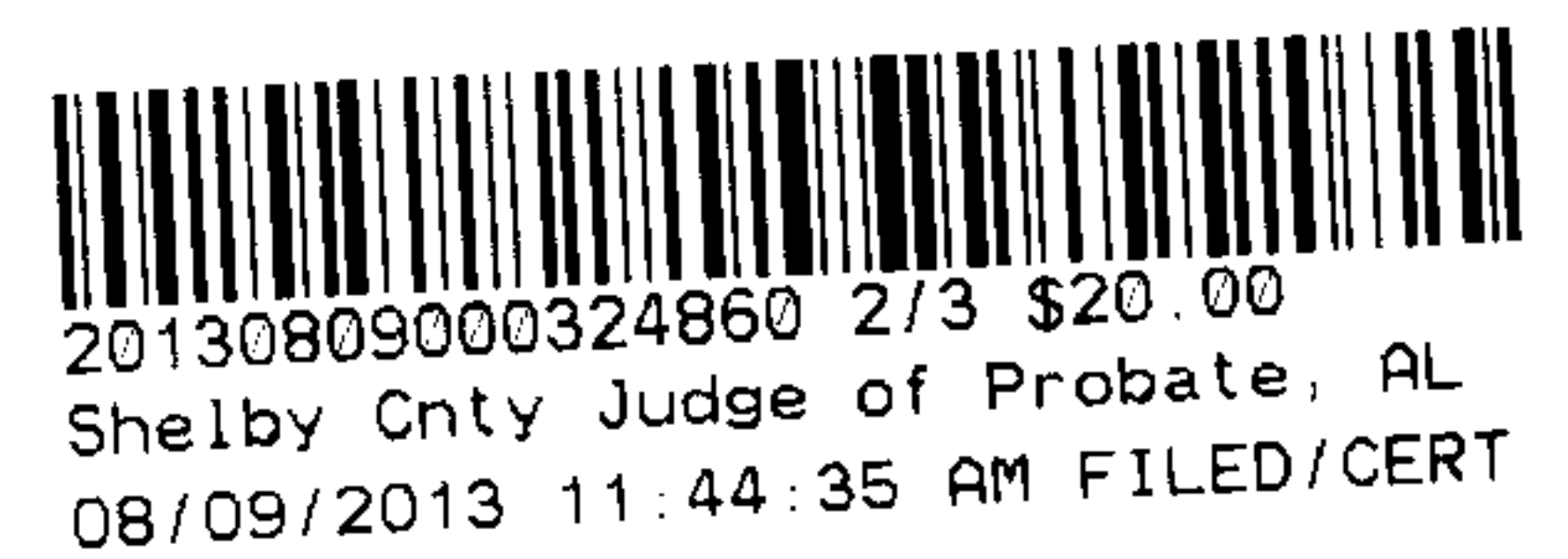
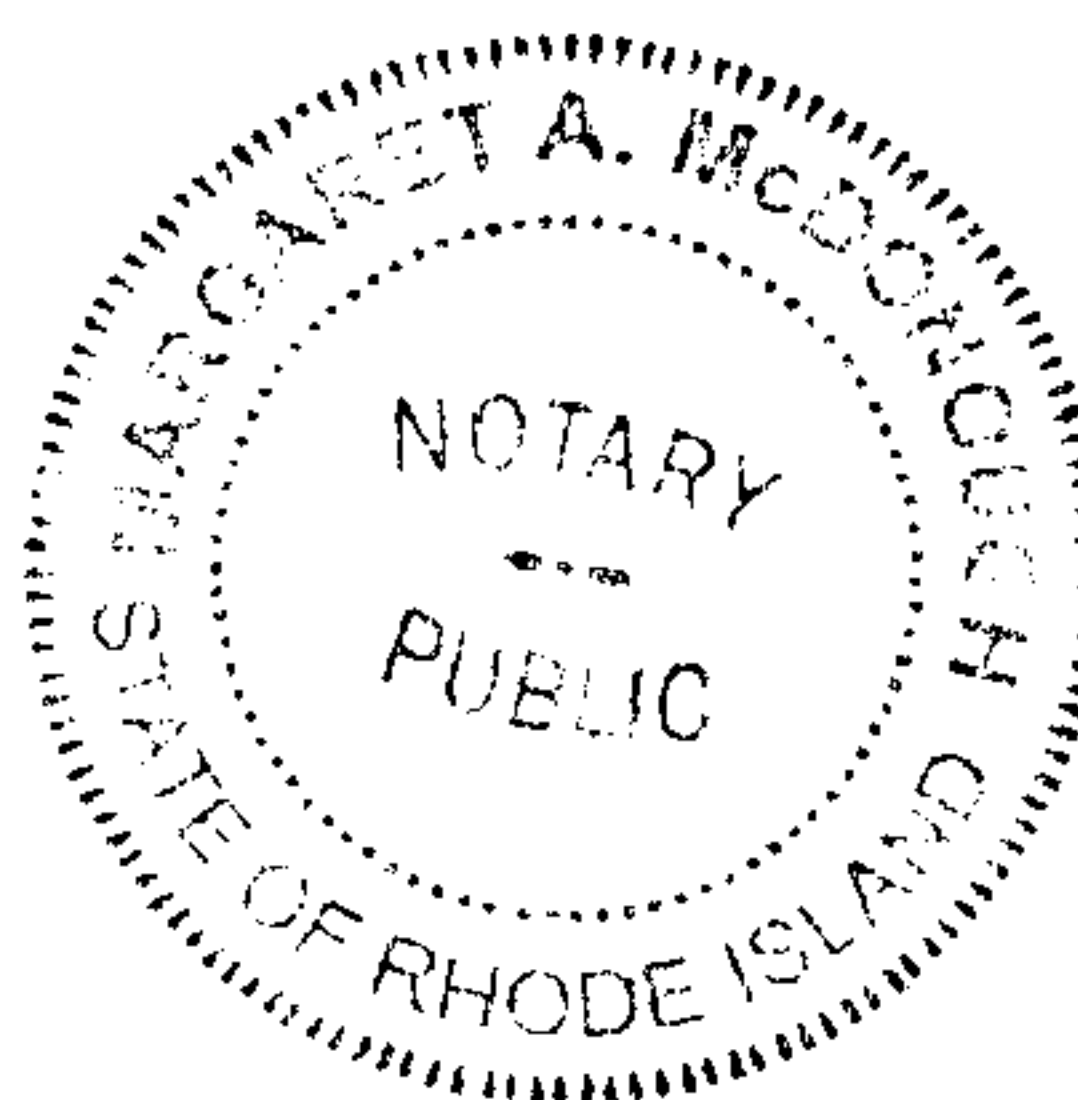


Exhibit A

Address: 142 Clairmont Road
STERRETT, AL 35147


20130809000324860 3/3 \$20.00
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LEGAL DESCRIPTION

**THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY, ALABAMA TO
WIT:**

**LOT 117, ACCORDING TO THE SURVEY OF FOREST LAKES-1ST SECTOR AS
RECORDED IN MAP BOOK 22, PAGE 28 A, B & C, AND INSTRUMENT #1997-02751, IN
THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

Purported Address: 142 Clairmont Road, STERRETT AL 35147