

RECORDATION REQUESTED BY:

RBS CITIZENS, N.A.
One Citizens Drive
Riverside, RI 02915-3000

WHEN RECORDED MAIL TO:

RBS CITIZENS, N.A.
Attn: Servicing Dept.
443 Jefferson Boulevard, RJW 212
Warwick, RI 02886



Doc#: 0809333229 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/02/2008 02:01 PM Pg: 1 of 3

THIS INSTRUMENT PREPARED BY:

RBS CITIZENS, N.A.
443 Jefferson Boulevard
Warwick, RI 02886

*@ 842 8052 / 2801500
(Gene)*

LN# 6348051183 2/14

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 14th of February, 2008

BETWEEN:

RBS Citizens, N.A.
One Citizens Drive
Riverside, RI 02915-3000
("Original Lender")

B/c

and

Bank of America

("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 November 9, 2007, made by Richard Niziolek to RBS Citizens, N.A., f/k/a Citizens Bank, N.A., s./b/m to Charter One Bank, in the principal amount of Twenty Five Thousand Dollars, \$25,000.00 and recorded 1215/07 as Document No. 0733904245 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises described in Exhibit A attached hereto and made a part hereof and commonly known as 14869 Steven Court, Lemont, Illinois (the "Property").

does hereby waive and subordinate in all respects 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 Richard Niziolek as borrower, to Bank of America as Lender, securing a total indebtedness not to exceed One Hundred Six Thousand Five Hundred Dollars, (\$106,500.00), upon the above described property so 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.

BOX 333-CT

4507942887

UNOFFICIAL COPY

This Agreement shall be governed by and construed in accordance with the laws of the State of Illinois 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:

RBS CITIZENS, N.A.

Janice M Heywood
Janice M Heywood

By: Adam Roy
Adam Roy, Assistant Vice President

STATE OF RHODE ISLAND)

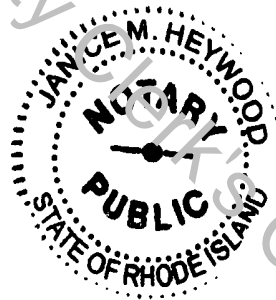
) ss.

COUNTY OF KENT)

In Warwick, on this 14th day of February, 2008 before me personally appeared Adam Roy, 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.

Janice M Heywood
Janice M Heywood, Notary Public
My Commission Expires: October 28, 2010

[SEAL]



UNOFFICIAL COPY**CHICAGO TITLE INSURANCE COMPANY**

ORDER NUMBER: 1410 008428052 KA
 STREET ADDRESS: 14869 STEVEN CT.
 CITY: LEMONT COUNTY: COOK
 TAX NUMBER: 22-33-114-061-0000

LEGAL DESCRIPTION:**PARCEL 1:**

TRACT FOUR: (NO. 14869 STEVEN COURT) A TRACT OF LAND BEING A PART OF LOT 53 IN KEEPATAW TRAILS, BEING A SUBDIVISION OF PART OF THE NORTH 1/2 OF SECTION 33, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, SAID TRACT BEING DESCRIBED AS FOLLOWS BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 53, THENCE NORTH 89 DEGREES 55 MINUTES 57 SECONDS EAST, ALONG THE NORTH LINE OF SAID LOT 53, A DISTANCE OF 33.76 FEET; THENCE SOUTH 14 DEGREES 14 MINUTES 12 SECONDS EAST, A DISTANCE OF 255.86 FEET TO A POINT ON THE SOUTH LINE OF SAID LOT 53; THENCE SOUTHWESTERLY ALONG THE SOUTH LINE OF SAID LOT 53, BEING AN ARC OF A CIRCLE, CONVEX NORTHERLY, HAVING A RADIUS OF 283.00 FEET, A CHORD OF 49.85 FEET, A CHORD BEARING OF SOUTH 78 DEGREES 11 MINUTES 03 SECONDS WEST, FOR A DISTANCE OF 49.92 FEET TO THE SOUTHWEST CORNER OF SAID LOT 53, THENCE NORTHERLY ALONG THE WESTERLY LINE OF SAID LOT 53, BEING AN ARC OF A CIRCLE, CONVEX NORTHEASTERLY, HAVING A RADIUS OF 316.00 FEET, A CHORD OF 45.16 FEET, A CHORD BEARING OF NORTH 31 DEGREES 08 MINUTES 51 SECONDS WEST, FOR A DISTANCE OF 45.20 FEET TO A POINT OF REVERSE CURVE; THENCE NORTHWESTERLY ALONG THE SAID WESTERLY LINE OF SAID LOT 53, BEING AN ARC OF A CIRCLE, CONVEX SOUTHWESTERLY, HAVING A RADIUS OF 134.00 FEET, A CHORD OF 81.18 FEET, A CHORD BEARING OF NORTH 17 DEGREES 36 MINUTES 48 SECONDS WEST FOR A DISTANCE OF 82.47 FEET TO A POINT OF TANGENCY; THENCE NORTH 00 DEGREES 01 MINUTES 08 SECONDS EAST, ALONG THE SAID WESTERLY LINE OF LOT 53, A DISTANCE OF 142.15 FEET TO THE POINT OF BEGINNING.

PARCEL 2:

EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION FOR THE KEEPATAW TRAILS TOWNHOMES OF LEMONT RECORDED SEPTEMBER 12, 1996 AS DOCUMENT 96698224, AS AMENDED, FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS.