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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

THIS INSTRUMENT PREPARED BY:

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

0810255056 Fee: \$40,50 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 04/11/2008 10:28 AM Pg: 1 of 3

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 17th of March. 25,08

BETWEEN:

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

and

CitiMortgage, Inc.

("New Lender")

County Clark's In consideration of One Dollar (\$1.00) and other good and valuable consideration, more equipt of which is hereby acknowledged, Original Lender, being the mortgagee under the following mortgage ("Subor lines: Mortgage"):

Mortgage dated June 10, 2006, made by Amolak B Singh and Mohnder Kaur to RBS Citizens, N.A., f k.a. Citizens Bank, N.A., s. b m to Charter One Bank, in the principal amount of Forty Three Thousand Dollars, \$43,000.00 and recorded July 13, 2006 as Instrument No. 0619402184 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 9208 North Keating Avenue: Skokie, 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 Amolak B Singh and Mohnder Kaur as borrowers, to CitiMortgage, Inc. as Lender, securing a total indebtedness not to exceed One Hundred Seventy Five Thousand One Hundred Dollars. (\$175,100..0). 4900300056

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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.

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:

Janice M NEvwood

STATE OF RHODE ISLAND

COUNTY OF KENT

RBS CITIZENS, N.A.

By:

Adam Roy, Assistant Vice Presider

) ss.

In Warwick, on this 17th day of Ma ch, 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 ree act and deed of said bank.

Janice M Heywood, Notary Papilio

My Compassion Expires: October 28, 2010

[SEAL]

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ACQUEST TITLE SERVICES, LLC

2500 West Higgins Road, Suite 1250, Hoffman Estates, IL, 60169

AS AGENT FOR

Lawyers Title Insurance Corporation

Commitment Number: 2007110303

SCHEDULE C PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

Parcel 1: The South 19.50 feet, as measured along the East and West lines of that part of Lots 13 and 14 (taken as a tract) lying North of a straight line drawn from a point in the East line of said Tract which is 63.35 feet North of the Southeast corner thereof to a point in the West line of said Tract which is 63.95 feet North of the Southwest corner thereor in Block 4 in Devonshire Highlands "L" subdivision of Lots 5, 6 and 7 in the Partition between the Heirs of Michael Diederich of the Southwest 1/4 of the Northwest 1/4 of Section 15, Township 41 North, Range 13, East of the Third Principal Meridian (except the South 5 acres and except School Lot) in Cook County, Illinois.

Parcel 2: The East 12.50 feet of the West 37.50 feet of that part of Lots 13 and 14 (taken as a tract), lying North of the South 105.0 feet thereof, as measured along the East and West lines of said Tract in Block 4 in Devonshire Highlands "L" Subdivision, afore said.

Parcel 3: Easements as set forth in the Declaration of Easement made by the Cosmopolitan National Bank of Chicago, as National Banking Association, as Trustee under a Trust Agreement dated July 12, 1957 and recorded September 20, 1957 as Document Number 17017562 and as created by Deed from said Declarant to William C. Nicholas and Lee Nicholas, his wife, dated Scrtember 2, 1957 and recorded October 7, 1957 as Document Number 17030405, for the benefit of Parcels 1 2/d 2, aforesaid, for ingress and egress over, upon and across the West 5 feet of Lot 14 (except that part falling in 72 cel 1) in Block 4 in Devonshire Highlands "L" Clort's Office subdivision aforesaid, in Cook County, Illinois.

PIN: 10-15-123-056

FOR INFORMATION PURPOSES ONLY: THE SUBJECT LAND IS COMMONLY KNOWN AS: 9208 North Keating Avenue Skokie, IL 60076

ALTA Commitment Schedule C

(2007110303.pfd/2007110303/46)