

RECORDATION REQUESTED BY:
RBS CITIZENS, N.A.
1 Citizens Dr
Riverside, RI 02915

~~WHEN RECORDED MAIL TO:~~
RBS CITIZENS, N.A.
Attn: Servicing Dept.
443 Jefferson Boulevard JBW 212
Warwick, RI 02886

THIS INSTRUMENT PREPARED BY:
RBS CITIZENS, N.A.
443 Jefferson Boulevard
Warwick, RI 02886

40165300A

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 30th day of January, 2009

BETWEEN:

RBS Citizens, N.A.
1 Citizens Dr
Riverside, RI 02915
("Original Lender")

and

RBS Citizens, N.A.
One Citizens Drive
Riverside RI 02915
("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 March 24, 2008, made by Staci M Andreyko and to RBS Citizens, N.A., f/k/a Citizens Bank, N.A., s/b/m to Charter One Bank, N.A. in the principal amount of Twenty Thousand Dollars, (\$ 20,000.00) and recorded April 21, 2008 as Document No. 0811208445 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 1361 North Dean Street Unit 3-S, Chicago, 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 Staci M Andreyko and as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed Two Hundred One Thousand Dollars, (\$201,000.00), upon the above described property so


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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.

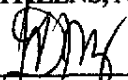
This Agreement shall be governed by and construed in accordance with the laws of the State of Illinois applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their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


Margaret A. McDonough

RBS CITIZENS, N.A.

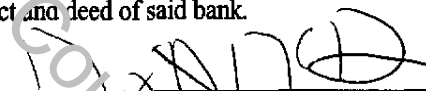
By: 
Daiva Ziukiene, Bank Officer

STATE OF RHODE ISLAND

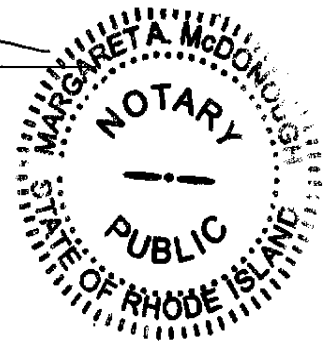
) ss.

COUNTY OF KENT)

In Warwick, on this 30th day of January, 2009 before me personally appeared Daiva Ziukiene, the Bank Officer 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.


Margaret A. McDonough, Notary Public
My Commission Expires: 11-27-2012

[SEAL]



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09-000005

1361 North Dean Street, Unit 3

Chicago, Illinois

60642

Staci M. Andreyko

EXHIBIT A

All the following described real estate situated in the County of Cook, State of Illinois, to wit:

Unit 3-S in 1713 West Beach Condominium as delineated on a Survey of the following described real estate:

Lot 5 in Block 10 in McReynolds Subdivision of part of the East 1/2 of the Northeast 1/4 of Section 6, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois;

which survey is attached as Exhibit A to the Declaration of Condominium recorded as Document 91310171 together with its undivided percentage interest in the common elements.

Permanent Index Number(s): 17-06-220-017-1006

Property address: 1361 North Dean, Unit 3, Chicago, IL

For title reference see deed from Jeff R. Byrne and Pamela A. Byrne recorded August 20, 2007 in in Document # 0723233023

~~PLA~~

ANDREYKO
40165300

IL

FIRST AMERICAN ELS
SUBORDINATE MORTGAGE

WHEN RECORDED, RETURN TO:
EQUITY LOAN SERVICES, INC.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING - TEAM 2
Accommodation Recording Per Client Request