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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



Doc#: 0911357341 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/23/2009 02:22 PM Pg: 1 of 3

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 24th day of March, 2009

BETWEEN:

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

and

First Place Bank ISAOA
999 E Main Street
Ravenna, OH 44266
("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 August 28, 2008, made by James Grupka and Joan M Grupka 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 Seventy Five Thousand Dollars, (\$75,000.00) and recorded September 12, 2008 as Document No. 0825608296 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 8418 Brandau Court, Tinley Park, 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 James Grupka and Joan M Grupka as borrower, to First Place Bank ISAOA as Lender, securing a total indebtedness not to exceed One Hundred Fifty Five Thousand Seven Hundred Dollars, (\$155,700.00),

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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 Heywood
Janice M Heywood

RBS CITIZENS, N.A.

By: *Daiva Ziukiene*
Daiva Ziukiene, Bank Officer

STATE OF RHODE ISLAND)

) ss.

COUNTY OF KENT)

In Warwick, on this 24th day of March, 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.

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

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"Exhibit A"

File Number: 10444
Street Address: 8418 Brandau Court
City: Tinley Park County: Will
Tax Number: 27-35-305-014-0000

Legal Description:

Lot 14 in Town Pointe Single Family Unit 1, being a Subdivision of part of the Southwest 1/4 of Section 35, Township 35 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.