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09-02092

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 Boulevara Warwick, RI 02886

Doc#: 0916355013 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 06/12/2009 07:47 AM Pg: 1 of 3

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 20th day of May, 2009

BETWEEN:

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

and

US Bank, N.A., ISAOA, ATIMA c/o US Bank Home Mortgage

("New Lender")

LEA COMPANY CO 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 February 8, 2008, made by Peter Messina and Concetta Messina 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 One Hundred Thousand Dollars, (\$ 100,000.00) and recorded February 29, 2008 as Document No. 0906036007 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 4204 North Overhill Avenue, Norridge, IL 60706 (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 Peter Messina and Concetta Messina as borrower, to US Bank, N.A., ISAOA, ATIMA c/o US Bank Home Mortgage as Lender, securing a total indebtedness not to exceed One Hundred Twenty Thousand

> PREMIER TITLE COMPANY 1350 W. NORTHWEST HIGHWAY ARLINGTON HEIGHTS, IL 60004 (847) 255-7100

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WL: #171091 v2 (3_0J02!.DOC)



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Dollars, (\$120,000.00), 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.

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 P. THE PRESENCE OF:

Cristina Gravel

RBS CHIZENS, N.A.

By:

Daiva Ziukiene, Bank Officer

STATE OF RHODE ISLAND)

) ss.

COUNTY OF KENT

In Warwick, on this 20th day of Way 2009 before me personally appeared Daiva Ziukiene, the Bank Officer of RBS Citizens, N.A., a national banking as ociation, to me known and known by me to be the party executing the foregoing instrument on behalf of said bank, and Eknowledged said instrument and the execution thereof to be his/her free act and deed in said capacity and the free act and dead of said bank.

Marg. ret. A McDonough, Notary Public My Commission Expires: November 27, 2012

[SEAL]

EXHIBIT A

Insert Legal Description

Common Address: 8616 W Agatite, Chicago IL 60656

Permanent Parcel Number: Q - 13 - 306 - 038 - 000

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6.: 2009-02092-PT

Commitment No.: 2009-02092-PT

PROPERTY DESCRIPTION

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

LOTS 18 & 19 IN BLOCK 6 IN KINSEY'S IRVING PARK HIGHLANDS BEING A SUBDIVISION OF PART OF THE NORTH EAST ONE QUARTER OF THE SOUTH WEST ONE QUARTER OF SECTION 13, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clark's Office