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

Doc#: 0917304059 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/22/2009 09:10 AM Pg: 1 of 3

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

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 27th day of April 2009

FIRST AMERICAN TITLE

ORDER # 1938059

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BETWEEN:

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

and

RBS Citizens, N.A.
1 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 15, 2008, made by Ravi Kasaram and Rama D Mula 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 Forty One Thousand Two Hundred Dollars, (\$ 41,200.00) and recorded April 21, 2008 as Document No. 0811236028 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 592 North Prairie Court, Palatine, 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 Ravi Kasaram and Rama D Mula as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed One Hundred Ninety Thousand Dollars, (\$190,000.00), upon the above described

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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:

RBS CITIZENS, N.A.

Janice M. Heywood
Janice M. Heywood

By: Daiva Ziukiene
Daiva Ziukiene, Bank Officer

STATE OF RHODE ISLAND)

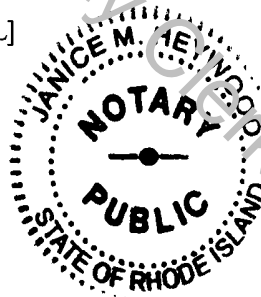
) ss.

COUNTY OF KENT)

In Warwick, on this 27th day of April, 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

[SEAL]



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EXHIBIT A

LEGAL DESCRIPTION

Legal Description: PARCEL 1: UNIT 3 OF LOT 7 IN HIDDEN PRAIRIE, BEING A RESUBDIVISION OF PART OF LOT 1 IN KUNTZE'S FIRST INDUSTRIAL ADDITION TO PALATINE BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 AND PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED JULY 16, 2001 AS DOCUMENT NUMBER 0010625389, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT FOR INGRESS AND EGRESS AND ACES FROM ALL PORTIONS OF THE PROPERTY TO A PUBLIC RIGHT OF WAY OR OTHER PORTIONS OF THE PROPERTY AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, EASEMENTS AND RESTRICTIONS FOR HIDDEN PRAIRIE RECORDED JULY 16, 2001 AS DOCUMENT 0010625390 IN COOK COUNTY, ILLINOIS.

Permanent Index # s. 02-15-102-173-0000 Vol. 0149

Property Address: 592 N Hidden Prairie Ct., Palatine, Illinois 60067

Property of Cook County Clerk's Office