# **UNOFFICIAL COPY**

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 INSTAUMENT PREPARED BY:

RBS CITIZENS, N.A. 443 Jefferson Boale vard Warwick, RI 02885

Doc#: 0930750020 Fee: \$40.00 Eugene "Gene" Mocre RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 11/03/2009 03:40 PM Pg: 1 of 3

#### SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 2nd day of October, 2009

71196

#### BETWEEN:

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

and

RBS Citizens, NA 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 August 17, 2009, made by Hien Vinh and Thanh Nguyen 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 September 1, 2009 as Document No. 09244408295 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 5619 North Kimball Avenue, Chicago, Illinois (the "Property").

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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 Hien Vinh and Thanh Nguyen as borrower, to RBS Citizens, NA as Lender, securing a total indebtedness not to exceed One Hundred Twenty Thousand 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 heir respective successors, designees and assigns.

IN WITNESS WHEPLOF, RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:

Mull

RBS CFRIZENS, N.A.

Cristina Gravel

John Endslow, Assistant Vice President

STATE OF RHODE ISLAND)

) ss.

COUNTY OF KENT )

In Warwick, on this 2nd day of October, 2009 before me personally appeared John Endslow, 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 free act and deed of said bank.

Japice M Heywood, Notary Public

My Commission Expires: October 28, 2010

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#### NATIONAL LAND TITLE INSURANCE COMPANY

Commitment Number: 11961

#### SCHEDULE C PROPERTY DESCRIPTION

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

LOT 24 IN BLOCK 61 IN W.F. KAISER AND COMPANY'S BRYN MAWR AVENUE ADDITION TO ARCADIA TERRACE BEING A SUBDIVISION OF THAT PART OF THE SOUTHWEST 1/4 OF SECTION 1 AND OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 2, LYING WEST OF THE WESTERLY LINE OF RIGHT OF WAY OF NO.31 H SHORE CHANNEL OF SANITARY DISTRICT OF CHICAGO (EXCEPT STREETS HERETOFORE DEDICATED) IN TOWNSHIP 40 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOL COUNTY, ILLINOIS

13-02-430-013-0000
5619 N. KIMBALL AVENUE CHICAGO IL

ALTA Commitment Schedule C