

# UNOFFICIAL COPY



0930817012

Doc#: 0930817012 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/04/2009 09:45 AM Pg: 1 of 3

Recording Requested by &  
When Recorded Return To:  
US Recordings, Inc.  
2925 Country Drive  
St. Paul, MN 55117

This instrument was prepared by:  
Nick Pugh  
6500 Pinecrest,  
Plano, TX 75024  
972-662-4094

76030546

## SUBORDINATION OF MORTGAGE Rec 3rd

**THIS AGREEMENT** made this 2nd day of October, 2009

### BETWEEN:

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

and

National Bank of Kansas City

\_\_\_\_\_  
\_\_\_\_\_  
("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 January 5, 2009, made by Mark Rudzinski and Susan S Rudzinski 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 Two Hundred Seventy One Thousand Eight Hundred Fourteen Dollars, (\$271,814.00) and recorded January 20, 2009 as Document No. 0902008014 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 225 S Stone Ave, La Grange, Illinois (the "Property") and later amended to \$203,500.00 on October 2, 2009.

S-Y  
P-3  
M-ND  
MP  
E

# UNOFFICIAL COPY

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 Mark Rudzinski and Susan S Rudzinski as borrower, to National Bank of Kansas City as Lender, securing a total indebtedness not to exceed Four Hundred Seventeen Thousand Dollars, (\$417,000.00), 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 IN THE PRESENCE OF: RBS CITIZENS, N.A.

Cristina Gravel  
Cristina Gravel

By: John Endslow  
John Endslow, Assistant Vice President

STATE OF RHODE ISLAND)

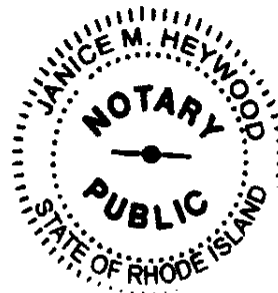
) ss.

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.

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

[SEAL]



# UNOFFICIAL COPY



FIDELITY NATIONAL TITLE INSURANCE COMPANY  
AS ISSUING AGENT 1-800-943-1196

Title No STG-29050151

## LEGAL DESCRIPTION

### EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF Cook, STATE OF Illinois, AND IS DESCRIBED AS FOLLOWS:

LOT 15 (EXCEPT THE SOUTH 25 FEET THEREOF) AND LOT 16 IN BLOCK 6 IN THE SUBDIVISION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Parcel ID: 18-04-308-003

Commonly known as 225 South stone Avenue, La Grange, IL 60525  
However, by showing this address no additional coverage is provided



+U00964471+

1481 10/21/2009 76030546/3