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752-318-15696 LG

RECORDATION REQUESTED BY:

RBS CITIZENS, N.A.
1 Citizens Dr
Riverside, RI 02915



Doc#: 0935517015 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/21/2009 10:21 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:

Return To
Lakeisha c/o CTLS
P.O. Box 29071 21212311
Glendale, CA 91209

THIS INSTRUMENT PREPARED BY:

RBS CITIZENS, N.A.
443 Jefferson Boulevard
Warwick, RI 02886

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 28th day of July, 2009

BETWEEN:

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

and

Bank Of America, N.A.

("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 26, 2007, made by Shainaz S Popatia and Salim Popatia 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 Fifty Thousand Dollars, (\$ 50,000.00) and recorded March 2, 2007 as Document No. 0706104019 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 326 Skokie Court, Wilmette, 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 Shainaz S Popatia and Salim Popatia as borrower, to Bank Of America, N.A. as Lender, securing a total indebtedness not to exceed Two Hundred Fifty Thousand Dollars, (\$250,000.00), upon the above

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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:

Katelyn Szara
Katelyn Szara

RBS CITIZENS, N.A.

By: Daiva Ziukiene
Daiva Ziukiene, Bank Officer

STATE OF RHODE ISLAND)

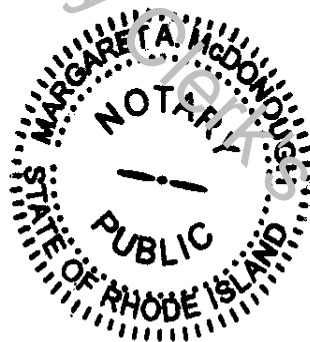
) ss.

COUNTY OF KENT)

In Warwick, on this 28th day of July, 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.

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

[SEAL]



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American Land Title Association

Commitment /17/04

File No: 651872

"EXHIBIT A" Legal Description

ALL THAT PARCEL OF LAND IN COUNTY OF COOK, STATE OF ILLINOIS AS MORE FULLY DESCRIBED IN DOCUMENT 0619433069 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCEL :

LOT 5 (EXCEPT THE SOUTHWESTERLY 136.01 FEET THEREOF) IN WILMETTE TOWNHOUSES, BEING A SUBDIVISION OF ALL THAT PART OF LOT 32 IN COUNTY CLERK'S DIVISION OF SECTION 32, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, LYING NORTHEAST OF THE NORTHEASTERLY LINE OF THE RIGHT OF WAY OF SKOKIE BOULEVARD AND LYING SOUTH OF A LINE PARALLEL TO AND 358.60 FEET SOUTH OF THE NORTH LINE OF SAID LOT (EXCEPT THAT PART OF SAID LOT 32 FALLING IN THE WEST 80.0 FEET OF THE NORTH 368.30 FEET THEREOF), IN COOK COUNTY, ILLINOIS.

APN: 05-32-305-129-0000

PROPERTY ADDRESS: 326 SKOKIE CT, WILMETTE, IL 60091.

Commitment (1/17/04)

The logo for Stewart Title Guaranty Company, featuring the word "stewart" in a bold, lowercase sans-serif font, with "title guaranty company" in a smaller, lowercase sans-serif font below it.