

# UNOFFICIAL COPY

Doc#: 1032040062 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/16/2010 11:31 AM Pg: 1 of 3

**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 Boulevard  
Warwick, RI 02886

FIRST AMERICAN TITLE  
ORDER NUMBER 2100230

## SUBORDINATION OF MORTGAGE

**THIS AGREEMENT** made this 13th day of October, 2010

**BETWEEN:**

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

and

First Choice Bank

\_\_\_\_\_  
("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 4, 2007, made by Mark Fonseca and Elizabeth Fonseca 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 Twenty Five Thousand Dollars, (\$125,000.00) and recorded August 8, 2007 as Document No. \_\_\_\_\_ 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 14025 Preston Drive, Orland Park, Illinois (the "Property") and has been modified to \$110,000.00 on October 13, 2010.

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 Fonseca and Elizabeth Fonseca as borrower, to First Choice Bank as Lender, securing a total indebtedness not to exceed Two Hundred Twenty Thousand Dollars, (\$220,000.00), 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.

Nishaly Ninu  
Nishaly Ninu

By: Daiva Ziukiene  
Daiva Ziukiene, Bank Officer

STATE OF RHODE ISLAND)

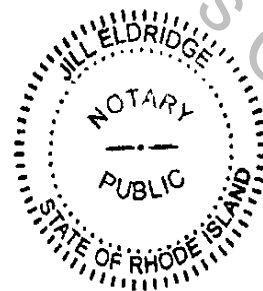
) ss.

COUNTY OF KENT )

In Warwick, on this 13th day of October, 2010 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.

Jill Eldridge  
Jill Eldridge, Notary Public  
My Commission Expires: April 28, 2014

[SEAL]



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## EXHIBIT A

### LEGAL DESCRIPTION

Legal Description: LOT 142 IN GALLAGHER & HENRY'S LONG RUN CREEK OF ORLAND PARK UNIT 3, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 6, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 8, 2003, AS DOCUMENT NO. 0312827060, IN COOK COUNTY, ILLINOIS.

Permanent Index #s: 27-06-318-004-0000 Vol. 0146

Property Address: 14025 Preston Drive, Orland Park, Illinois 60467

Common Address: 14025 Preston Drive, Orland Park Illinois

Permanent Parcel Number: