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



Doc#: 1035154071 **Fee:** \$42.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/17/2010 02:54 PM 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

✓ 101277

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 16th day of August, 2010

BETWEEN:

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

and

RBS Citizens, N. A.
One Citizens Drvie
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 28, 2009, made by Donna M O'Malley 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 Twenty Five thousand Dollars, (\$25,000.00) and recorded September 15, 2009 as Document No. 0925817016 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 9709 Hillcrest Circle, Orland Park, 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 Donna M O'Malley as borrower, to RBS Citizens, N. A. as Lender, securing a total indebtedness not to exceed One Hundred Seventy Three Thousand Five Hundred Dollars, (\$173,500.00), upon the


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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.

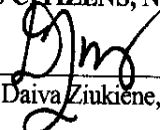
IN WITNESS WHEREOF, RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:



Jeff Danz

RBS CITIZENS, N.A.

By: 

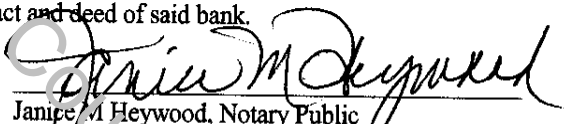
Daiva Ziukiene, Bank Officer

STATE OF RHODE ISLAND)

) ss.

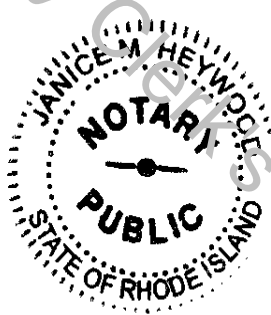
COUNTY OF KENT)

In Warwick, on this 16th day of August, 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.



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

[SEAL]



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Exhibit A – Attached Legal Description

For property situated in the _____ of _____, County of Cook, State of IL,

The Southeasterly 28 feet of the Northwesterly 71 feet of a tract of land, said tract described as: Lot 14 and that part of Lot 16 lying Southeasterly of and adjacent to the Southeasterly line of Lot 14, and also lying Southeasterly of and adjacent to a line being 3 feet Northwesterly of and parallel with the Northwesterly line of Lot 14 (and its Northeasterly and Southwesterly extensions), and also lying Southerly of the Southerly line of Hillcrest Circle and also lying Northerly of the most Southerly line of Misdee Ridge Subdivision, all in said Misdee Ridge Subdivision of part of the Southeast ¼ of the Northeast ¼ of Section 21, Township 36 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

Tax ID: 27-21-203-045-0000

More commonly known as: 9709 Hillcrest Circle, Orland Park, IL 60467

IL-101277-FATC

County of Cook County Clerk's Office