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CITYWIDE

TITLE CORPORATION

850 JACKSON BLVD SUITE 320  
CHICAGO, IL 60605

**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



Doc#: 1036126101 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/27/2010 10:05 AM Pg: 1 of 4

**SUBORDINATION OF MORTGAGE**

**THIS AGREEMENT** made this 16th day of November, 2010

**BETWEEN:**

RBS Citizens, N.A.

1 Citizens Dr

Riverside, RI 02915

("Original Lender")

and

The First Mortgage Corporation, ISAOA/ATIMA

("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 April 29, 2010, made by Aleksas A Kirkus and Jane M Kirkus 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 Seven Thousand Seven Hundred Dollars, (\$127,700.00) and recorded May 20, 2010 as Document No. 14008326 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 163 Erin Court, Lemont, 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 Aleksas A Kirkus and Jane M Kirkus as borrower, to The First Mortgage Corporation, ISAOA/ATIMA as Lender, securing a total indebtedness not to exceed One Hundred Forty Nine Thousand Five Hundred Dollars, (\$149,500.00), upon the above described property so that the lien of the Subordinate Mortgage be

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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:

Kendra Pascucci

RBS CITIZENS, N.A.

By:

John Endslow, Assistant Vice President

STATE OF RHODE ISLAND)

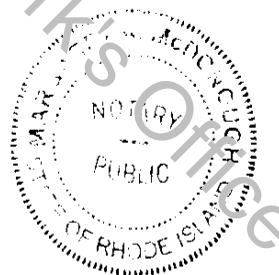
) ss.

COUNTY OF KENT )

In Warwick, on this 16th day of November, 2010 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.

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

[SEAL]



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COOK COUNTY

EXHIBIT A

Insert Legal Description

Property of Cook County Clerk's Office

Common Address: 163 Erin Court, Lemont Illinois

Permanent Parcel Number:

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SCHEDULE A  
ALTA Commitment  
File No.: 152774

**LEGAL DESCRIPTION**

Lot 146 in Timberline Units II and III—Phase III, being a resubdivision of Parts of Lots 11, 12 and 22 in County Clerk's Division of Sections 29 and 30, Township 37 north, Range 11, East of the Third Principal Meridian, in Cook County, Illinois

PN# 22-29-324-004-0002

Address 1163 Erin Ct Lemont IL 60439

Property of Cook County Clerk's Office

Issuing Agent  
Flossmoor Title Corporation  
19831 Governors Highway  
Flossmoor, Illinois 60422