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Doc#: 1105447012 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/23/2011 10:05 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

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 3rd day of November, 2010

BETWEEN:

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

and

Wells Fargo Bank, N.A.

("New Lender")

MAIL TO:
LAW TITLE INSURANCE
2900 OGDEN STE 101
LISLE IL 60532

319479N-SB

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 December 15, 2006, made by Varughese M Melethil and Saramma Varghese 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 Eight Thousand Dollars, (\$108,000.00) and recorded January 19, 2007 as Document No. 0701902085 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 10054 La Crosse Avenue, Skokie, 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"): 1105447011

Mortgage to be executed by Varughese M Melethil and Saramma Varghese as borrower, to Wells Fargo Bank, N.A. as Lender, securing a total indebtedness not to exceed Two Hundred Fifty Seven Thousand Seven Hundred Fifty Dollars,

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(\$257,750.00), 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:

Kendra Pascucci
Kendra Pascucci

RBS CITIZENS, N.A.

By: [Signature]
John Endslow, Assistant Vice President

STATE OF RHODE ISLAND)

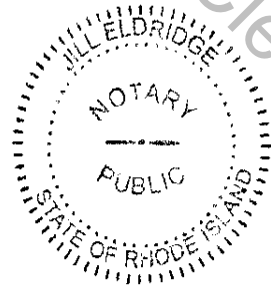
) ss.

COUNTY OF KENT)

In Warwick, on this 3rd 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.

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

[SEAL]



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EXHIBIT A:

LOT 44 (EXCEPT THE SOUTH 10.0 FEET THEREOF) AND ALL OF LOT 45 IN BI COOK 2 IN WESTMORELAND ADDITION TO EVANSTON, A SUBDIVISION IN THE NORTHEAST 1/4 OF FRACTIONAL SECTION 9, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO (EXCEPT THE WEST 27 0 FEET OF THE SOUTH 2.0 FEET OF THE NORTH 25.0 FEET OF SAID LOT 44) IN COOK COUNTY ILLINOIS

FOR INFORMATION ONLY: 10-09-203-089
10054 LACROSSE AVENUE, SKOKIE IL 60077

Property of Cook County Clerk's Office