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RECORDATION REQUESTED BY:

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



Doc#: 1107322020 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 03/14/2011 09:22 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:

RBS CITIZENS, N.A. Attn: Servicing Dept. 443 Jefferson Boulevard JBW 212 Warwick, RJ 02886

THIS INSTRUMENT PREPARED BY:

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

-10072106

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")

AFTER RECORDING BETURN TO: DOCUMENT PROCESSING SOLVEYONS, INC. 590 W. LAMBERT PD. BREA, CA 92821

and

National Bank of Kansas City

("New Lender")

John Offic 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 5, 2009, made by Susan S Rudzinski and Mark Rudzinski 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 Two Hundred Seventy One Thousand Eight Hundred Fourteen Dollars, (\$271,814.00) and recorded December 18, 2009 as Document No. 0935203042 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 225 S. Stone Avenue, La Grange, Illinois (the "Property") and modified to \$203,500.00 on October 2, 2009.

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 Susan S Rudzinski and Mark Rudzinski as borrower, to National Bank of Kansas City as Lender, securing a total indebtedness not to exceed Four Hundred Seventeen Dollars, (\$417,000.00), 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:

Kendra Pasce ci

RBS CITIZENS

By:_

John Endslow, Assistant Vice President

STATE OF RHODE ISLAND)

COUNTY OF KENT

) ss.

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 hanking 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 ree act and deed of said bank.

Margaret A McDonough, Notary Public

My Commission Expires: November 27, 2012

[SEAL]

NOTARY COMMISSION OF THE PROPERTY OF THE PROPE

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Exhibit A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF COOK, STATE OF Illinois, AND IS DESCRIBED AS FOLLOWS:

LOT 15 (EXCEPT THE SOUTH 25 FEET THEREOF) AND LOT 16 IN BLOCK 6 IN THE SUBDIVISION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Parcel ID: 18-04-308-003 & 021

Commonly known as 225 South Stone Avenue, La Grange, IL 60525 However, by showing this address no additional coverage is provided