

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 RJW 212
Warwick, RI 02886

THIS INSTRUMENT PREPARED BY:

RBS CITIZENS, N.A. / *Carla Jones*
443 Jefferson Boulevard
Warwick, RI 02886

NIL-1148789

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 25th day of July, 2011

BETWEEN:

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

and

RBS Citizens, N.A.
1 Citizens Drive
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 March 26, 2008, made by Billy Caldwell Jr. and Maria P. Caldwell 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 Sixty Thousand Dollars, (\$60,000.00) and recorded April 14, 2008 as Document No. 0810504072 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain

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land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 8521 S. Normandy Avenue, Burbank, Illinois 60459 (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 Billy Caldwell Jr. and Maria P. Caldwell as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed Eighty Five Thousand Dollars, (\$85,000.00), 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.

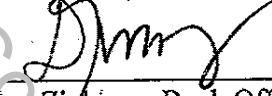
IN WITNESS WHEREOF, RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:

RBS CITIZENS, N.A.



Diane C Leonard

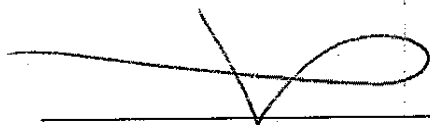
By: 

Daiva Ziukiene, Bank Officer

STATE OF RHODE ISLAND

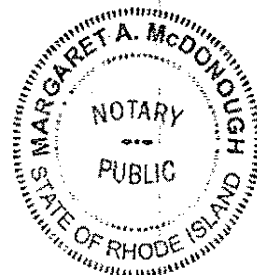
COUNTY OF KENT

In Warwick, on this 25th day of July, 2011 before me personally appeared Daiva Ziukiene, a 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.



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

[SEAL]



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EXHIBIT A

Insert Legal Description

Property of Cook County Clerk's Office

Common Address: 8521 S. Normandy Avenue, Burbank Illinois

Permanent Parcel Number:

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Property of Cook County Clerk's Office

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NETCO

NETCO File Number: NIL-1148789

Borrower Last Name: Caldwell

**Exhibit A
Legal Description**

LOT 1, EXCEPT THE SOUTH 40 FEET THEREOF, IN SCHUELIN'S SUBDIVISION BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 31 AND THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 31 AFORESAID AND THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT OF RESUBDIVISION RECORDED MAY 5, 1976 AS DOCUMENT 23474032.

Commonly known as: 8521 South Normandy Avenue, Burbank, IL 60459

Parcel Number: 19-31-407-098-0000