UNOFFICIAL COPY

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



1127904130 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 10/06/2011 02:16 PM Pg: 1 of 3

SUBORDII(A.T.ON OF MORTGAGE

THIS AGREEMENT made this 29th day of June 2011

BETWEEN:

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

File# 1122524

Old Republic National Title Insurance Company 20 South Clark Street

Suite 2 000

Chicago, I. 00603

and

JP Morgan Chase Bank, N.A. 3050 Highland Pkw Downers Grove IL GOSIS ("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 February 23, 2009, made by Milo Young and Zelma J. Young to RBS S Citizens, N.A., f/k/a Citizens Bank, N.A., s/b/m to Charter One Bank, N.A. in the principal amount of Eighteen Thousand Dollars, (\$18,000.00) and recorded March 20, 2009 as Document No.

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0907957059 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 8031 South Kingston Avenue, Chicago, 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 Milo Young and Zelma J. Young as borrower, to JP Morgan Chase Bank, N.A. 28 Lender, securing a total indebtedness not to exceed Sixty Three Thousand Nine Hundred Fifty Five Dollars, (\$63,955.00), 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:

Diane Celia Leonard

RBS CITIZENS, N.A.

Daiya Ziuliene. Bank Officer

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 29th day of June, 2011 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.

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

[SEAL]

NOTARY PUBLIC OF

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EXHIBIT A

Insert Legal Description

PARCEL 3 C-KINGSTON: THE EAST 21 FEET OF THE WEST 74.75 FEET (MEASURED NORMAL TO THE WEST LINE) OF THE FOLLOWING DESCRIBED TRACT OF LAND: THE WEST 1/2 (MEASURED NORMAL TO THE WEST LINE) OF THAT PART OF 78.84 FOOT WIDE RIGHT CF WAY OF THE BALTIMORE, PITTSBURGH AND CHICAGO RAILROAD LYING IN THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE EAST LINE OF 30UTH KINGSTON AVENUE AND LYING EAST OF THE EAST LINE OF SOUTH KINGSTON AVENUE AND LYING WEST OF THE WEST LINE OF SOUTH COLFAX AVENUE, LYING SOUTH OF THE NORTHEAST LINE OF SAID RIGHT OF WAY AND LYING NORTHEASTEP. Y OF THE SOUTHWESTERLY LINE OF SAID RAILROAD RIGHT OF WAY ALL IN COOK COUNTY, ILLINOIS.

Common Address: 8031 South Kingston Avenue, Chicago Illinois 60617 Permanent Parcel

Number: 21-31-100-061-0000