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RECORDATION REQUESTED BY:

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

Doc#: 1134156005 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/07/2011 09:33 AM Pg: 1 of 3

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.
443 Jefferson Boulevard
Warwick, RI 02886

DES13579

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 25th day of October, 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 May 22, 2010, made by Song Guo and Juan F. Guo 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 Thousand Dollars, (\$200,000.00) and recorded June 11, 2010 as Document No. 1016208082 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 53 South Country Squire Drive, Unit 2, Palos Heights, Illinois 60463 (the "Property"), and has been modified to Thirty Thousand Dollars, (\$30,000.00) on October 25, 2011.

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 Song Guo and Juan F. Guo as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed One Hundred Sixty Thousand Dollars, (\$160,000.00), 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:

Debra N. Caruso
Debra N. Caruso

RBS CITIZENS, N.A.

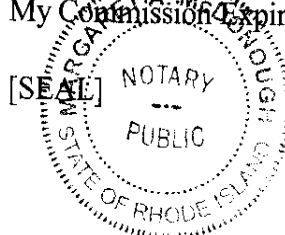
By: *John Endslo*
John Endslo, Assistant Vice President

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 25th day of October, 2011 before me personally appeared John Endslo, 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
Margaret A. McDonough, Notary Public
My Commission Expires: November 27, 2012



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FIRST AMERICAN TITLE INSURANCE COMPANY

Commitment Number: 13519

SCHEDULE C PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

LOT 15 IN BLOCK 6 IN COUNTRY SQUIRE UNIT NUMBER 2 BEING A SUBDIVISION OF THE NORTH 1325 FEET OF THAT PART OF THE NORTHWEST 1/4 OF SECTION 25 TOWNSHIP 37 NORTH RANGE 1 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING EAST OF ADJACENT TO THE EAST LINE OF BRAND'S SECOND ADDITION TO PALOS (EXCEPTING THE THEREFROM THE EAST 116 FEET) IN COOK COUNTY, ILLINOIS

23-25-112-015-0000
53 S. COUNTRY SQUIRE ROAD PALOS HEIGHTS IL

Property of Cook County Clerk's Office