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Doc#: 1136356004 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 12/29/2011 08:44 AM Pg: 1 of 3

RECORDATION REQUESTED BY:

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

-WHEN RECORDED WEST STOP

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

THIS INSTITUMENT PREPARED BY:

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

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 2nd day of Dever iber, 2011 Jer, .

Any Clarks Office

BETWEEN:

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

and

Interbank Mortgage Company, ISAOA/ATIMA 272 KNIGHTSORIDAE WAY LINCOLNSHINE, 1L 60069 ("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 October 11, 2008, made by Martha J. Kinzel, Trustee of the Martha J. Kinzel Living Trust Dated February 12, 2002 or her successor(s) in Trust under this Trust to RBS Citizens, N.A., f/k/a Citizens Bank, N.A., s/b/m to Charter One in the principal amount of One

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Hundred Fifty Thousand Dollars, (\$150,000.00) and recorded October 24, 2008 as Document No. 0829857142 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 2338 Greenwood Avenue, Wilmette, 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 Martha J. Kinzel, Trustee of the Martha J. Kinzel Living Trust Dated February (2) 2002 or her successor(s) in Trust under this Trust as borrower, to Interbank Mortgage Company, JSAOA/ATIMA as Lender, securing a total indebtedness not to exceed One Hundred Sixty Nine Thousand Dollars, (\$169,000.00), 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

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

SIGNED IN THE PRESENCE OF:

Diane Celia Leonard

RBS CFIJZENS

By:

John Endslow, Assistant Vice President

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 2nd day of December, 2011 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.

Linda Lewin Natalizia, Notary Public My Commission Expires: May 19, 2013

WL: #171091 v2 (3 0J02!.DOC)

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EXHIBIT A

Insert Legal Description

PARCEL 1: 1.07 TWENTY TWO (22) IN BLOCK ONE (1), IN C.W. FRANZ SUBDIVISION OF THE SOUTH HALF 1/2 OF THE NORTH EAST QUARTER 1/4 OF THE SOUTH EAST QUARTER 1/4 OF SECTION 29, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPT WEST FIVE (5) ACRES THEREOF AND EXCEPT THE EAST TWO HUNDRED NINETY SIX AND SIXTY EIGHT HUNDREDTHS (296.(8)) TEET OF THE NORTH THREE HUNDRED TWENTY THREE AND TWO TENTHS (5/3.2) FEET THEREOF IN THE VILLAGE OF GROSS POINT IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR THE BINEFIT OF PARCEL 1 FOR A DRIVEWAY UPON THE PREMISES DESCRIBED AS THE EAST 3 1/2 FEET OF THE SOUTH 90 FEET OF LOT 21 IN BLOCK 1 IN C.W. FRANZ SUBDIVISION DESCRIBED AFORESAID AND AS CREATED BY GRANT OK EASEMENT FROM ROBERT W. WASEM AND PATRICIA W. WASEM TO JAMES W. KIERNEN AND ETHELDA T. KIERNEN DATED APRIL 21, 1950 AND FILED MAY 1, 1950 AS DOCUMENT 1293235.

NOTE FOR INFORMATION ONLY:

C/K/A: 2338 GREENWOOD AVENUE, WILMETTE, IL, 60091

PIN: 05-29-413-025-0000

Common Address: 2338 Greenwood Avenue, Wilmette Illinois 60091

Permanent Parcel Number: 05-29-413-025-0000