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RECORDATION REQUESTED BY:

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



Doc#: 1202550009 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/25/2012 02:30 PM Pg: 1 of 2

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

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 16th day of December, 2011

BETWEEN:

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

and

RBS Citizens, N.A.
One 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 October 24, 2009, made by Arlene Reid, as Trustee of the Arlene Reid Trust U/D/T dated February 9, 2005 to RBS Citizens, N.A. in the principal amount of Forty Thousand Dollars, (\$40,000.00) and recorded November 10, 2009 as Document No. 0931408176 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and

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premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 3839 W. 107th Street, Chicago, Illinois 60655 (the "Property").

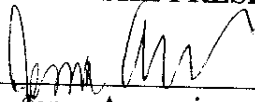
does hereby waive and subordinate in all respects the priority and operation of the Subordinate Mortgage upon the therein described premises to the following described mortgage ("New Mortgage"):

Mortgage to be executed by Arlene Reid dated 12.27.11 as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed Ninety Nine Thousand Dollars, (\$99,000.00), 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.

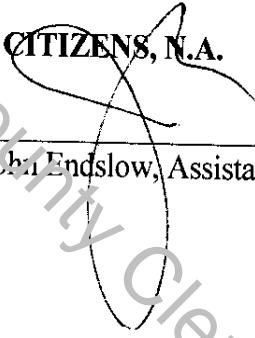
IN WITNESS WHEREOF, RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:



Jenna Acquaviva

RBS CITIZENS, N.A.

By: 

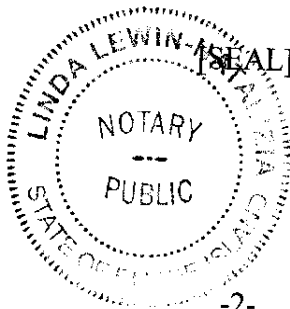
John Endslow, Assistant Vice President

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 16th 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-Natalizja, Notary Public
My Commission Expires: May 19, 2013



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EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT:

LOT 75 IN RIDGE GARDENS SUBDIVISION, BEING A RESUBDIVISION OF LOTS 3, 4, 5, 6, AND 7, (EXCEPT THE EAST 165 FEET THEREOF) IN MCCLURES SUBDIVISION OF THE NORTH 70 RODS OF THE WEST HALF OF THE SOUTH WEST QUARTER OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

SUBJECT TO ALL RESTRICTIONS, EXCEPTIONS, RESERVATIONS, STIPULATIONS, CONDITIONS, RIGHTS OF WAY AND EASEMENTS OF RECORD.

BEING THE SAME PROPERTY CONVEYED TO ARLENE REID AS TRUSTEE OF THE ARLENE REID TRUST, DATED: FEBRUARY 9, 2005 BY DEED FROM ARLEEN REID WIDOWED NOT SINCE REMARRIED RECORDED 10/05/2005 IN DOCUMENT# 052784097, IN THE OFFICE OF THE RECORDER OF DEEDS FOR COOK, ILLINOIS.

TAX ID# 24-14-325-006-0000

PROPERTY ADDRESS:
3839 W. 107TH ST.
CHICAGO, IL 60655

Property of Cook County Clerk's Office