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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, RJ 02886

THIS INSTRUMENT PREPARED BY:

RBS CITIZENS, N.A. 443 Jefferson Boule and Warwick, RI 02886

Doc#: 1203956006 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 02/08/2012 01:29 PM Pg: 1 of 3

SUBORDINATION OF MORTGAGE

er, .

Other Clarks

Other Cla THIS AGREEMENT made this 13th day of October, 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 February 7, 2007, made by Alan J. Brumbaugh 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 Seventy Thousand Dollars, (\$70,000.00) and recorded March 13, 2007 as Document No. 0707215085 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 1568 West Ethans Glen Drive, Platine, Illinois 60067 (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 Alan J. Brumbaugh and Chiu-Hsiang Hsu as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed Two Hundred Two Thousand Dollars, (\$202,000.00), 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 crally, 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

RBS CITIZENS. N

SIGNED IN THE PRESENCE OF:

Dv

By:

Join Endslow, Assistant Vice President

STATE OF RHODE ISLAND

Jenna Acquaviva

COUNTY OF KENT

In Warwick, on this 13th day of October, 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.

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

[SEAL]

NOTARY OF PUBLIC OF RHODE GARDING

WL: #171091 v2 (3_0J02!.DOC)

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EXHIBIT "A"

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

PARCEL 1:

LOT 25 IN ETHANS GLEN EAST, A SUBDIVISION OF THAT PART OF THE SOUTHEAST 1/4 OF SECTION 5 AND THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT FOR INGRESS AND EGRESS OVER OUTLOT "B" FOR FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND EASEMENTS RECORDED AS DOCUMENT 94409960 AS AMENDED FROM TIME TO TIME 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 ALAN J. BRUMBAUGH BY DEED FROM LAVONNE M. HOFFMAN, DIVORCED AND NOT REMARRIED RECORDED 07/06/2000 IN REA CONTROLLER OF THE CONTROLL DEED BOOK PAGE 00498398, IN THE OFFICE OF THE RECORDER OF DEEDS FOR COOK, ILLINOIS.

TAX ID# 02-09-220-009

PROPERTY ADDRESS: 1568 W. ETHANS GLEN DRIVE PALATINE IL 60067