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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, **31** 02886

THIS INSTRUMENT PREPARED BY:

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



1205312130 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 02/22/2012 11:00 AM Pg: 1 of 3

SUBORPENATION OF MORTGAGE

, 20.

The Control of THIS AGREEMENT made this 10th day of October, 2011

BETWEEN:

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

and

Interbank Mortgage Company, ISAOA/ATIMA

("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 March 16, 2009, made by Yun Jung Moon and Yongho Kim 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 One Hundred Fifty Thousasnd Dollars, (\$150,000.00) and recorded April 2, 2009 as Document S No. 0909208242 in the Office of the Cook County Recorder of Deeds creating a mortgage on

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certain land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 601 Learnington Avenue, Wilmette, Illinois 60091 (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 Yun Jung Moon and Yongho Kim as borrower, to Interbank Mortgage Company, ISAOA/ATIMA as Lender, securing a total indebtedness not to exceed One Hundred Thirty Thousand Dollars, (\$130,000.00), 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 or elly, 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:

1/2 1/10

RESCITIZENS, NA

By:

John Endslow, Assistant Vice President

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 10th 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]



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EXHIBIT A

LOT 4 (EXCEPT THE NORTH 39 FEET THEREOF) AND THE NORTH 33 FEET OF THAT PART OF VACATED CENTRAL AVENUE LYING SOUTH AND ADJOINING THE SOUTH LINE OF SAID LOT 4 IN BLOCK 7 IN WILMETTE LARAMIE SUBDIVISION BEING A SUBDIVISION OF LOTS 1 TO 5 BOTH INCLUSIVE, IN ROEMER'S SUBDIVISION OF LOTS 42 AND 43 IN COUNTY CLERK'S DIVISION OF SECTION 31, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THAT PART OF LOT 42 OWNED BY THE CHICAGO AND NORTHWESTERN RAILROAD COMPANY), IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

Common Address: 601 Learnington Avenue, Wilmette, Illinois 60091

Permanent Parcel Number: 05-31-214-046-0000