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**RECORDATION REQUESTED BY:**

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

Doc#: 1205455018 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/23/2012 11:31 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

ENT: 53001410

(2/2)

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 18th day of January, 2012

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 February 12, 2004, made by Paul F. Engel and Nancy E. Engel 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 Thousand Dollars, (\$100,000.00) and recorded February 26, 2004 as Document No. 0405733286 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 330 Longacres Lane, Palatine, 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 Paul F. Engel and Nancy E. Engel as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed Two Hundred Eight Thousand, Five Hundred Dollars, (\$208,500.00), 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.

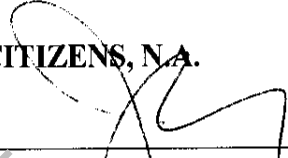
IN WITNESS WHEREOF, RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:



Debra N. Caruso

RBS CITIZENS, N.A.

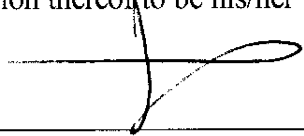
By 

John Endslow, Assistant Vice President

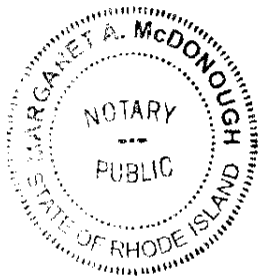
STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 18th day of January, 2012 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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FIDELITY NATIONAL TITLE INSURANCE COMPANY

1990 E. ALGONQUIN RD. #100, SCHAUMBURG, ILLINOIS 60173

PHONE: (847) 397-1300

FAX: (847) 885-5728

ORDER NUMBER: 2011 053001490 USC
STREET ADDRESS: 330 LONGACRES LANE

CITY: PALATINE
TAX NUMBER: 02-35-403-034-0000

COUNTY: COOK COUNTY

LEGAL DESCRIPTION:

LOT 44 IN PLUM GROVE ESTATES, UNIT NO. 2, A SUBDIVISION OF SECTION 35, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office