

**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, RI 02886

**THIS INSTRUMENT PREPARED BY:**

RBS CITIZENS, N.A.  
443 Jefferson Boulevard  
Warwick, RI 02886  
*Debbie*  
*1106228 rbs-laris*

**SUBORDINATION OF MORTGAGE**

**THIS AGREEMENT** made this 24th day of January, 2012

**BETWEEN:**

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

and

Guaranteed Rate, Inc.

\_\_\_\_\_  
\_\_\_\_\_  
("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 August 5, 2011, made by Debbie M. Balis and Peter J. Balis to RBS Citizens, N.A. in the principal amount of Fifty Five Thousand Two Hundred Ninety Dollars, (\$55,290.00) and recorded August 18, 2011 as Document No. 1123008169 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises described in

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[EXHIBIT A] attached hereto and made a part hereof and commonly known 1229 S Old Forge Court, 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 Debbie M. Balis and Peter J. Balis as borrower, to Guaranteed Rate, Inc. as Lender, securing a total indebtedness not to exceed Four Hundred Sixteen Thousand Seven Hundred Dollars, ~~(\$416,700.00)~~ 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.

*\*\* Recorded As Document # 1208408525*

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:

RBS CITIZENS, N.A.

*D Del Solio*  
Dena Del Solio

By: *[Signature]*  
John Endslow, Assistant Vice President

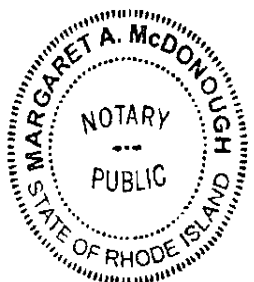
STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 24th 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.

*[Signature]*  
Margaret A. McDonough, Notary Public  
My Commission Expires: November 27, 2012

[SEAL]



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## EXHIBIT A

LOT 77 IN WEXFORD UNIT 3, BEING A SUBDIVISION IN THE SOUTH 1/2 OF SECTION 27, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 02-27-415-007-0000

Property of Cook County Clerk's Office