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**RECORDATION REQUESTED BY:**

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

Doc#: 1213550016 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/14/2012 01:25 PM 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

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 26th day of March, 2012

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 January 8, 2005, made by Sharon L. Groleau AKA Sharon Groleau and Kenneth Johnson 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 Two Hundred Thousand Dollars, (\$200,000.00) and recorded January 31, 2005 as Document No. 0503139060 in the Office of the Cook County Recorder of

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Deeds creating a mortgage on certain land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 851 Goodwind Dr, Park Ridge, Illinois 60068 (the "Property") and has been modified to One Hundred Ninety One Thousand Dollars (\$191,000.00) on December 9, 2009 and recorded February 8, 2011 as Document No. 1103939067.

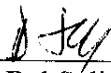
does hereby waive and subordinate in all respects the priority and operation of the Subordinate Mortgage upon the therein described premises to the following described mortgage ("New Mortgage"):

Mortgage to be executed by Sharon L. Groleau AKA Sharon Groleau and Kenneth Johnson as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed Two Hundred Eight Thousand Dollars, (\$208,000.00), 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:



Dena Del Solio

RBS CITIZENS, N.A.

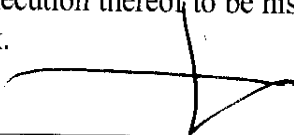
By: 

John Endslow, Assistant Vice President

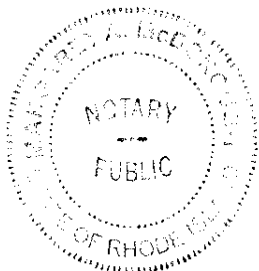
STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 26th day of March, 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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Exhibit 'A'

THE FOLLOWING DESCRIBED REAL ESTATE, TO-WIT:
LOT 28 IN THE RESUBDIVISION OF LOTS 1 TO 20 BOTH INCLUSIVE IN BLOCK 1; LOTS 1 TO 20 BOTH INCLUSIVE IN BLOCK 2, LOTS 1 TO 11 INCLUSIVE IN BLOCK 3 IN OAKTON MANOR FOURTH ADDITION, BEING A SUBDIVISION OF THE EAST 10 ACRES OF LOT 2 IN OWNERS PARTITION OF THE WEST ½ OF THE NORTHWEST ¼ OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS AND COMMONLY KNOWN AS 815 NORTH GOODWIN DRIVE, PARK RIDGE, ILLINOIS 60068. THE P.I.N. IS 09-27-111-009.
SUBJECT TO ALL RESTRICTIONS, EXCEPTIONS, RESERVATIONS, STIPULATIONS, CONDITIONS, RIGHTS OF WAY AND EASEMENTS OF RECORD.
BEING THE SAME PROPERTY CONVEYED TO SHARON L. GROLEAU AND KENNETH JOHNSON, HUSBAND AND WIFE, AS TENANCY BY THE ENTIRETIES THEIR JOINT INTEREST BY DEED FROM SHARON L. GROLEAU, A MARRIED PERSON, RECORDED 07/16/2002 IN DOCUMENT #0020772033, IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS.
PROPERTY ADDRESS:
815 GOODWIN DRIVE
PARK RIDGE, IL 60068
TAX ID# 09-27-111-009-0000

ALTA