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RECORDATION REQUESTED BY:

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



Doc#: 1217346029 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 06/21/2012 10:55 AM Pg: 1 of 4

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

4

THIS AGREEMENT made this 29th day of May, 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")

FIDELITY NATIONAL TITLE

3/3
157004464

Office

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 31, 2008, made by Justin W. Latham and Anne D. Latham to RBS Citizens, N.A., in the principal amount of One Hundred Thousand Dollars, (\$100,000.00) and recorded April 22, 2008 as Instrument No. 00811336157 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises described in [EXHIBIT A]

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attached hereto and made a part hereof and commonly known 11006 South Harding Avenue, Chicago, Illinois 60655 (the "Property"), and modified to Seventy Five Thousand Five Hundred Thousand (\$75,500.00) on May 29, 2012.

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"):

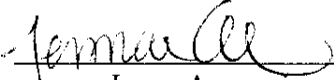
Mortgage to be executed by Justin W. Latham and Anne D. Latham as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed Eighty Six Thousand Dollars, (\$86,000.00), upon the above described property so that the lien of the Subordinate Mortgage be taken as junior and inferior 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.

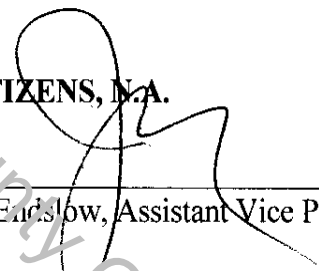
IN WITNESS WHEREOF, RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:

RBS CITIZENS, N.A.



Jenna Acquaviva

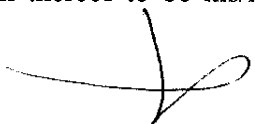
By: 

John Endslow, Assistant Vice President

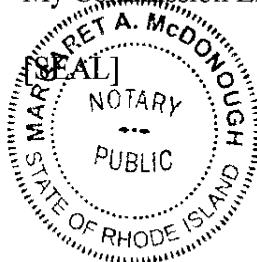
STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 29th day of May, 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



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EXHIBIT A

ORDER NUMBER: 2011 052004464 UOC
STREET ADDRESS: 11006 S HARDING AVE

CITY: CHICAGO COUNTY: COOK COUNTY
TAX NUMBER: 24-14-313-013-0000

LEGAL DESCRIPTION:

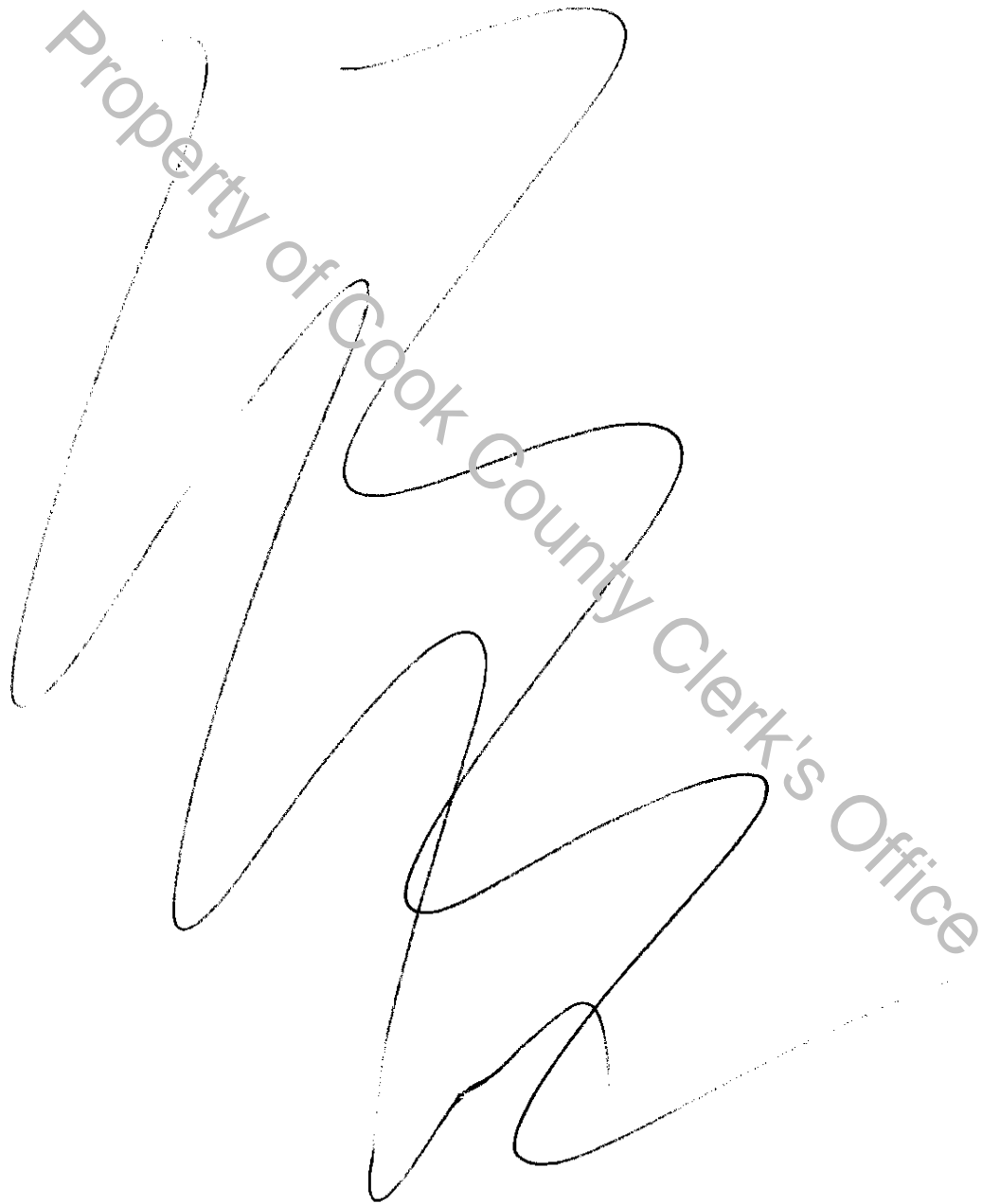
LOT 17 IN ANNA BITTIN'S GARDEN HOMES, BEING A SUBDIVISION IN THE SOUTHWEST QUARTER OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 24, 1938, AS DOCUMENT NUMBER 12136180, IN BOOK 324 OF PLATS, PAGE 4, IN COOK COUNTY, ILLINOIS.

Common Address: 110006 South Harding Avenue, Chicago Illinois

Permanent Parcel Number:

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Property of Cook County Clerk's Office

A large, stylized handwritten signature in black ink is written across the page. The signature is highly cursive and loops, partially overlapping the diagonal watermark text.