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**RECORDATION REQUESTED BY:**  
RBS CITIZENS, N.A.  
1 Citizens Dr  
Riverside, RI 02915

Doc#: 1223304020 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 08/20/2012 08:26 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**

**THIS AGREEMENT** made this 19th day of July, 2012

**BETWEEN:**

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

and

Guaranteed Rate, Inc.  
*3940 N. Ravenswood*  
*Chicago, IL 60613*  
("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 December 8, 2003, made by Sean F. Dowd and Lynne M. Dowd 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 Nineteen Thousand Four Hundred Dollars, (\$119,400.00) and recorded December 24, 2003 as Document No. 0325802225 in the Office of the Cook County Recorder of Deeds

REC 33-07

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INT Q

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creating a mortgage on certain land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 149 Cambridge Road, Des Plaines, Illinois 60016 (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 Sean F. Dowd and Lynne M. Dowd as borrower, to Guaranteed Rate, Inc. as Lender, securing a total indebtedness not to exceed Two Hundred Eleven Thousand Dollars, (\$211,000.00), 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:

  
Janna M. Silva


RBS CITIZENS, N.A.

By:   
John Endslow, Assistant Vice President

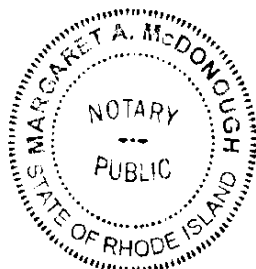
STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 19th day of July, 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

Insert Legal Description

**COOK COUNTY  
RECORDER OF DEEDS  
SCANNED BY \_\_\_\_\_**

Property of Cook County Clerk's Office

Common Address: 149 Cambridge Road, Des Plaines, Illinois

Permanent Parcel Number: \_\_\_\_\_

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## CHICAGO TITLE INSURANCE COMPANY

**ORDER NUMBER:** 1409 008843545 SK  
**STREET ADDRESS:** 149 CAMBRIDGE ROAD  
**CITY:** DES PLAINES                      **COUNTY:** COOK  
**TAX NUMBER:** 09-07-303-039-0000

**LEGAL DESCRIPTION:**

LOT 25 (EXCEPT THE SOUTH 10 FEET THEREOF) AND THE SOUTH 20 FEET OF LOT 26 IN BLOCK 7 IN COMBERLAND PARK, A SUBDIVISION OF PART OF THE SOUTHWEST FRACTIONAL QUARTER AND PART OF THE NORTHWEST FRACTIONAL QUARTER OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office