



Doc#: 1226115022 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/17/2012 09:41 AM Pg: 1 of 3

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

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 28th day of June, 2012

BETWEEN:

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

and

Wyndham Capital Mortgage, Inc.
6115 PARK SOUTH DR, STE 200
CHARLOTTE NC 28210
("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 September 21, 2010, made by Joseph C. Ashby and Kristen J. Ashby to RBS Citizens, N.A., in the principal amount of Six Hundred Ninety One Thousand Two Hundred Dollars, (\$691,200.00) and recorded October 20, 2010 as Instrument No. 1029319073 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises

S yes
P 3
S N
M N
SC yes
E yes
INT su

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described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 557 N. County Line Road, Hinsdale, Illinois 60521 (the "Property") and has been modified to Two Hundred Seventy Four Thousand Two Hundred Dollars, (\$274,200.00) on November 22, 2010.

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"):

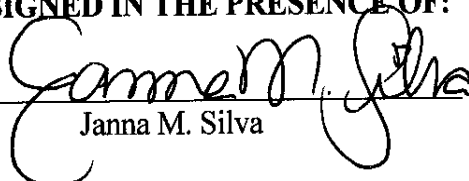
Mortgage to be executed by Joseph C. Ashby and Kristen J. Ashby as borrower, to Wyndham Capital Mortgage, Inc. as Lender, securing a total indebtedness not to exceed Four Hundred Ten Thousand Six Hundred Dollars, (\$410,600.00), upon the above described property so that the lien of the Subordinate Mortgage 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.


Janna M. Silva

By: 
Todd J. Emond, Assistant Vice President

STATE OF RHODE ISLAND

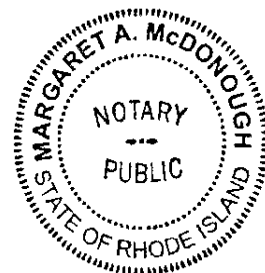
COUNTY OF KENT

In Warwick, on this 28th day of June, 2012 before me personally appeared Todd J. Emond, 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"

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN BEING KNOWN AS LOT 8 IN BLOCK 7 IN JEFFERSON GARDENS, A SUBDIVISION OF THE WEST 1/2 OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SAID SUBDIVISION RECORDED AUGUST 17, 1929 AS DOCUMENT 10457275 IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY CONVEYED TO JOSEPH C. ASHBY, KRISTEN J. ASHBY BY DEED FROM JOHN MARK METZGER, KADEE METZGER DATED 08/24/2006, recorded 09/15/2006, INSTRUMENT 0625835020

Parcel ID Number: 18-06-115-008-0000

Property of Cook County Clerk's Office