

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 18th day of October, 2012

BETWEEN:

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

and

RBS Citizens, N.A.
1 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 April 8, 2011, made by Barry T. Omahen and Mary Joy Omahen to RBS Citizens, N.A. in the principal amount of One Hundred Thirty Thousand Dollars, (\$130,000.00) and recorded April 29, 2011 as Document No. 1111919021 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises described in [EXHIBIT A]

UNOFFICIAL COPY

attached hereto and made a part hereof and commonly known 15209 Ginger Creek Lane, Orland Park, Illinois 60467 (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 Barry T. Omahen and Mary Joy Omahen as borrowers, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed Two Hundred Eighty Thousand Dollars, (\$280,000.00)* 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.

** to be recorded prior hereto*

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.

DD
Dena Del Solio

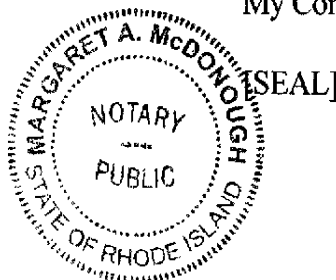
By: *[Signature]*
John Endslow, Assistant Vice President

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 18th day of October, 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



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EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN COOK COUNTY, ILLINOIS, TO-WIT:

LOT 34 IN SPRING CREEK ESTATES SUBDIVISION, BEING A SUBDIVISION IN THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, IL

SUBJECT TO ALL RESTRICTIONS, EXCEPTIONS, RESERVATIONS, STIPULATIONS, CONDITIONS, RIGHTS OF WAY AND EASEMENTS OF RECORD.

BEING THE SAME PROPERTY CONVEYED TO BARRY T. OMAHEN & MARY JOY OMAHEN, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP BY DEED FROM HERITAGE BREMEN BAND AND TRUST COMPANY, A CORPORATION DULY AUTHORIZED BY THE STATUTES OF ILLINOIS TO EXECUTE TRUSTS, RECORDED 02/01/1988 IN INSTRUMENT # 88045544 , IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS .

TAX ID# 27-18-201-001-0000

PROPERTY ADDRESS:
15209 GINGER CREEK LANE
ORLAND PARK, IL 60467

Property of Cook County Clerk's Office