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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



Doc#: 1236650027 Fee: \$42.00 Karen A. Yarbrough RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 12/31/2012 09:31 AM Pg: 1 of 3

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 12th day of December, 2012 m Olympia Clerks Office

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 February 23, 2005, made by Jorge J Rios and Soledad Rios 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 Twenty Thousand Dollars, (\$20,000.00) and recorded March 11, 2005 as Document No. 0507034050 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain

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land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 5721 W. Wilson Avenue, Chicago, Illinois 60630 (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 Jorge J Rios and Soledad Rios as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed One Hundred Sixty Four Thousand Dollars, (\$164,000.00), 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 Agreen ent 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

RBS CITIZENS.

SIGNED IN THE PRESENCE OF:

.

by.

John Endslow, Assistant Vice President

STATE OF RHODE ISLAND

Debra N Caruso

COUNTY OF KENT

In Warwick, on this 12th day of December, 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 benalf 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, 2016

[SEAL]



1236650027 Page: 3 of 3

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EXHIBIT A

Commitment Number: 14806

THE WEST 1/2 OF THE EAST 1/2 OF LOT 6 IN ROBERTS WINDSOR AVENUE SUBDIVISION OF THE NORTH 1/2 (EXCEPT THE SOUTH 66 FEET THEREOF) OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4, OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

13-17-221-011-0099
5721 W. WILSON AVE. CHICAGO IL

PRIMARY TITLE SERVICES, LLC 8833 GROSS POINT ROAD #205 - SKOKIE, IL 60077-1859 (P) 847-677-8833 (F) 847-673-8833 A Policy Issuing Agent for FIRST AMERICAN TITLE INSURANCE COMPANY