

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. Elizabeth
443 Jefferson Boulevard Cecil
Warwick, RI 02886

RETURN TO:
WORLDWIDE RECORDING, INC.
9801 LEGLER RD
LENEXA, KS 66219
1-800-316-4682

SUBORDINATION OF MORTGAGE

12W249315
12NL31343

THIS AGREEMENT made this 5th day of November, 2012

BETWEEN:

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

and

Fifth Third Mortgage Company

("New Lender")

tax id: 13-22-213-007-6000

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 October 29, 2005, made by Martha Mercado-Rios and Victor 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 One Hundred Thousand Dollars, (\$100,000.00) and recorded November 21, 2005 as Document No. 0532516073 in the Office of the Cook County Recorder of Deeds creating a mortgage on

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certain land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 3831 North Keystone Avenue, Chicago, Illinois 60641 (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 Martha Mercado-Rios and Victor Rios as borrower, to Fifth Third Mortgage Company as Lender, securing a total indebtedness not to exceed Two Hundred Sixty One Thousand Dollars, (\$261,000.00), 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.

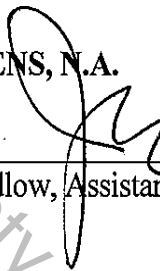
IN WITNESS WHEREOF, RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:



Dena Del Solio

RBS CITIZENS, N.A.

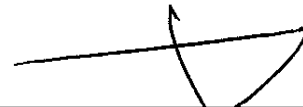
By: 

John Ensdlow, Assistant Vice President

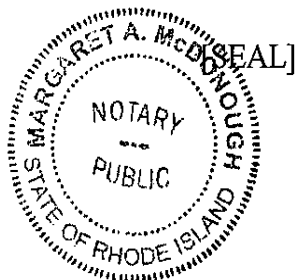
STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 5th day of November, 2012 before me personally appeared John Ensdlow, 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

Insert Legal Description

Property of Cook County Clerk's Office

Common Address: 3831 North Keystone Avenue, Chicago, Illinois

Permanent Parcel Number: _____

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EXHIBIT A

Loan No. 415832133

The following described real estate located in Cook County, Illinois:

Lot 12 (Except The North 17 Feet Thereof) In Block 36 In Irving Park, A Subdivision Of The Southeast 1/4 Of Section 15 And The North 1/2 of The Northeast 1/4 of Section 22, All In Township 40 North, Range 13 East Of The Third Principal Meridian, In Cook County, Illinois.

Parcel No: 13-22-213-007-0000

Property of Cook County Clerk's Office