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850 W. JACKSON BLVD., SUITE 320 CHICAGO, IL 60607

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



1304208024 Fee: \$42.00 Karen A. Yarbrough RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 02/11/2013 09:24 AM Pg: 1 of 3

40768026

SUBORDINATION OF MORTGAGE

Ser, 2 THIS AGREEMENT made this 5th day of December, 2012

BETWEEN:

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

and

JPMorgan Chase Bank, N.A.

("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 June 5, 2012, made by Judy Murphy and Thomas J. Murphy to RBS Citizens, N.A., in the principal amount of Eighty-Eight Thousand Dollars, (\$88,000.00) and recorded June 29, 2012 as Document No. 1218119109 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises described in [EXHIBIT A]

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attached hereto and made a part hereof and commonly known 7012 North Ottawa Avenue, Chicago, Illinois 60631 (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 Judy Murphy and Thomas J. Murphy as borrowers, to JPMorgan Chase Bank, N.A. as Lender, securing a total indebtedness not to exceed One Hundred Fourteen Thousand Nine Hundred Seventy Dollars, (\$114,970.00), 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:

Suong Huynh-Darcy

PES CITIZENS

By:

John Endslow, Assistant Vice President

STATE OF RHODE ISLAND

COUNTY OF KENT

Clarts In Warwick, on this 5th 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 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, 2016

[SEAL]

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File No: 407680

EXHIBIT "A"

LOT 8 IN KATHERINE MILLER'S RESUBDIVISION OF PART OF LOT 2, IN BLOCK 5 IN TOWN OF CANFIELD IN THE NORTH WEST 1/4 OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN #-09-36-105-214-0000 Moddress. 7012 N Ottawa Ave Chicago FL 40631 Cook County Clark's Office

Issuing Agent:
Citywide Title Corporation
850 W. Jackson
Suite 320, Chicago, Illinois 60607
312-492-8934

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