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1307850006

RECORDATION REQUESTED BY:

RBS CITIZENS, N.A.
1 Citizens Dr
Riverside, RI 02915

Doc#: 1307850006 Fee: \$42.00

RHSP Fee: \$10.00 Affidavit Fee:

Karen A. Yarbrough

Cook County Recorder of Deeds

Date: 03/19/2013 08:52 AM Pg: 1 of 3

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

DTS 1423

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 1st day of March, 2013

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 August 18, 2011, made by Tony Moy and Ding He Liu to RBS Citizens, N.A. in the principal amount of Two Hundred Thousand Dollars, (\$200,000.00) and recorded September 2, 2011 as Document No. 1124557014 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises described in [EXHIBIT A] attached

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hereto and made a part hereof and commonly known 12744 S. Winnebago Road, Palos Heights, Illinois 60463 (the "Property") and has been modified to Twenty Six Thousand Seven Hundred Fifty Dollars, (\$26,750.00) on February 15, 2013.

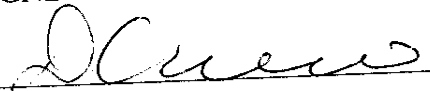
does hereby waive and subordinate in all respects the priority and operation of the Subordinate Mortgage upon the therein described premises to the following described mortgage ("New Mortgage"):

Mortgage to be executed by Tony Moy and Ding He Liu as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed One Hundred Ninety Thousand Dollars, (\$190,000.00), 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:


Debra N Caruso

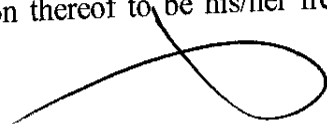
RBS CITIZENS, N.A.

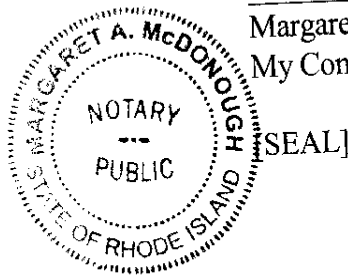
By: 
Regina Mauricio, Bank Officer

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 1st day of March, 2013 before me personally appeared Regina Mauricio, the Bank Officer 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



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EXHIBIT A

Commitment Number: 14833

LOT 42 IN GALLAGHER AND HENRY'S ISHNALA SUBDIVISION BEING A SUBDIVISION OF PART OF THE NORTH EAST 1/4 OF SECTION 36 TOWNSHIP 37 NORTH RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

23-36-207-001-0000
12744 S. WINNEBAGO ROAD PALOS HEIGHTS IL

Property of Cook County Clerk's Office

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

(14833.pfd/14833/23)

Commitment
Exhibit A