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FIRST AMERICAN TITLE
ORDER # 399184
2/27

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



Doc#: 1310033164 Fee: \$42.00
RHSP Fee:\$10.00 Affidavit Fee:
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/10/2013 01:59 PM Pg: 1 of 3

THIS INSTRUMENT PREPARED BY:

RBS CITIZENS, N.A.
443 Jefferson Boulevard
Warwick, RI 02886

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 11th day of March, 2013

BETWEEN:

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

and

Home State 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 December 21, 2010, made by Donald E Handel and Patricia K Handel to RBS Citizens, N.A., in the principal amount of Ninety Six Thousand Dollars, (\$96,000.00) and recorded January 6, 2011 as Document No. 1100657008 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 105 East Berkley Drive, Arlington Heights, Illinois 60004 (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"):

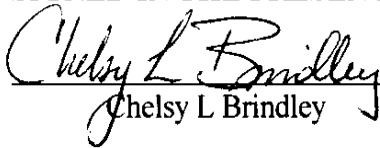
Mortgage to be executed by Donald E Handel and Patricia K Handel as borrower, to Home State Bank, N.A. as Lender, securing a total indebtedness not to exceed Two Hundred Forty Thousand Dollars, (\$240,000.00), upon the above described property so that the lien of the Subordinate Mortgage be taken as junior and inferior to the lien of the New Mortgage without otherwise affecting the lien of the Subordinate Mortgage.

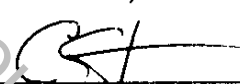
This Agreement shall be governed by and construed in accordance with the laws of the State of Illinois applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their 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:

RBS CITIZENS, N.A.

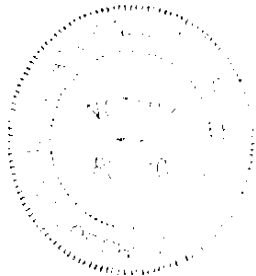

Chelsy L Brindley


By: 
Christopher Knowles, Vice President

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 11th day of March, 2013 before me personally appeared Christopher Knowles, the 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

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EXHIBIT A

LEGAL DESCRIPTION

Legal Description: Lot 34 in Block 8 in Berkley Square Unit 5, a Subdivision of Parts of Sections 7 and 8, Township 42 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index #'s: 03-08-309-034-0000 Vol. 231

Property Address: 105 East Berkley Drive, Arlington Heights, Illinois 60004

Property of Cook County Clerk's Office