

**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

**SUBORDINATION OF MORTGAGE**

**THIS AGREEMENT** made this 30th day of November, 2012

**BETWEEN:**

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

and

Ally Bank

\_\_\_\_\_  
("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 April 18, 2008 , made by Marcia A Niemi and Robert C Niemi 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 Seventy Five Thousand Dollars, (\$75,000.00) and recorded May 12, 2008 as Instrument No. 0813336142 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 207 East Burr Oak Dr, 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 Marcia A Niemi and Robert C Niemi as borrower, to Ally Bank as Lender, securing a total indebtedness not to exceed Two Hundred Fifty One Thousand Seven Hundred Dollars, (\$251,700.00) 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.

*Recorded 11/11/2013; Instrument # 1301457072*

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.**

*Meredith*  
Meredith Bautista

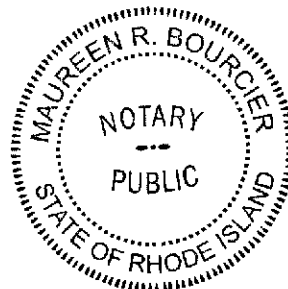
By: *[Signature]*  
John Endslow, Assistant Vice President

STATE OF RHODE ISLAND  
COUNTY OF KENT

In Warwick, on this 30th day of November, 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.

*[Signature]*  
Maureen R Bourcier , Notary Public  
My Commission Expires: September 12, 2016

[SEAL]



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Order No.: **15328429**  
Loan No.: 000688057905

## Exhibit A

The following described property:

That Part of Lot 7 Falling in Lot 122 in Northgate Unit 1, being a subdivision of the South 38 Acres of the North 83 Acres of a tract of land composed of the East 1/2 of the South West 1/4 and the West 1/2 of the Southeast 1/4 of Section 8, Township 42 North, Range 11 East of the Third Principal Meridian, in Cook County, Illinois.

Assessor's Parcel No: 03083140250000

Property of Cook County Clerk's Office