

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 6th day of February, 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 December 16, 2006, made by Gerald F Roche AKA Gerald F Roche Sr. and Maureen T Roche 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 Sixty Five Thousand Dollars, (\$65,000.00) and recorded January 19, 2007 as Instrument No. 0701902093 in the Office of the Cook County Recorder of

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Deeds creating a mortgage on certain land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 2221 West Touhy Avenue, Chicago, Illinois 60645 (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 Gerald F Roche AKA Gerald F Roche Sr. and Maureen T Roche as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed Two Hundred Twenty Two Thousand, Seven Hundred Dollars, (\$222,700.00), 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. Mortgage recorded on 3/27/13 as Doc# 1308608208

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

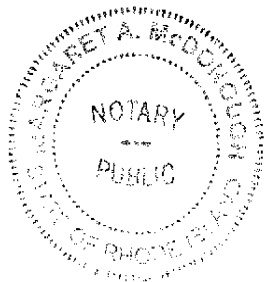
COUNTY OF KENT

In Warwick, on this 6th day of February, 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

[SEAL]



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Exhibit "A"

The following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

Lot 105 in McGuire and On's Ridge Boulevard Addition to Rogers Park, in the N.W.1/4 of Section 31, Township 41 North, Range 14, East of the 3rd Principal Meridian, in Cook County, Illinois.

SUBJECT TO all restrictions, exceptions, reservations, stipulations, conditions, rights of way and easements of record.

BEING the same property conveyed to Gerald F. Roche and Maureen T. Roche, his wife, from Sam Poter and Sofia Poter, his wife, by Deed dated 07/27/1971, and recorded 08/10/1971, in Instrument No. 21579043, in Cook County Records office.

Property Address: 2221 West Touhy Avenue, Chicago IL 60645

Tax ID No.: 11-31-101-009-0000