

RECORDATION REQUESTED BY:

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

> When Recorded Return To: Indecomm Global Services 2925 Country Drive St. Paul, MN 55117 780177766-2

THIS INSTRUMENT PREPARED BY:

RBS CITIZENS, N.A. 443 Jefferson Boule raid Warwick, RI 02886

SUBORDINATION OF MORTGAGE

Ola Clarks Office THIS AGREEMENT made this 28th day of July, 2012

BETWEEN:

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

and

National Bank of Kansas City ("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 January 5, 2009, made by Mark Rudzinski and Susan S Rudzinski to Charter One, a division of RBS Citizens, N.A. in the principal amount of Two Hundred Seventy-One Thousand Eight Hundred Fourteen Dollars, (\$271,814.00) and recorded ______ in Book , Page 0935203042, in the Office of the Cook County Recorder of Deeds creating a

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creating a mortgage on certain land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 225 S Stone Avenue, La Grange, Illinois 60525 (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 Mark Rudzinski and Susan S Rudzinski as borrower, to National Bank of Kansas City as Lender, securing a total indebtedness not to exceed Three Hundred Ninety-Five Thousand Dollars, (\$395,000.00), 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 Agreem at 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.

* Recorded on 05/15/2013 as Instrument # 1313508520

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:

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Lisa Salvatı

RBS CLUIZENS, N.A.

By: Wi Milson Martin-Brown, Bank Officer

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STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 28th day of July, 2012 before me personally appeared Alicon Martin-Brown, 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.

Diane Celia Leonard, Notary Public My Commission Expires: June 24, 2013

[SEAL]

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LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF COOK, STATE OF Illinois, AND IS **DESCRIBED AS FOLLOWS:**

LOT 15 (EXCEPT THE SOUTH 25 FEET THEREOF) AND LOT 16 IN BLOCK 6 IN THE SUBDIVISIONS OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Parcel ID: 18-04-308-003-0000 & 18-04-308-021-0000

How Or Cook County Clarks Office