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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, M.A. 443 Jefferson Boulevard Warwick, RI 02886

Northbrook, IL 60082



Doc#: 1319756011 Fee: \$42.00 RHSP Fee: \$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 07/16/2013 09:37 AM Pg: 1 of 3

13-00502 SUBORPHNATION OF MORTGAGE 400 Skokle Blvd Ste. 380 27

OIL OLONGO CONTICO THIS AGREEMENT made this 5th day of June, 2013

BETWEEN:

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

and

American Fidelity Mortgage Services, Inc.

("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 October 24, 2012, made by Amy Kahhat a/k/a Amaal Kahhat and Jouma M. Kahhat to RBS Citizens, N.A., in the principal amount of Twenty Six Thousand Four Hundred Dollars, (\$26,400.00) and recorded November 8, 2012 as Document No. 231308490 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises

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described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 2730 Karen Lane, Glenview, Illinois 60025 (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 Amy Kahhat a/k/a Amaal Kahhat and Jouma M. Kahhat as borrower, to American Fidelity Mortgage Services, Inc. as Lender, securing a total indebtedness not to exceed Three Hundred Ninety Four Thousand Dollars, (\$394,000.00), 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 crally, 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

RBS CITIZEN

SIGNED IN THE PRESENCE OF:

By:

Diang Celia Leonard

Regina Mauricio, Bank Officer

Clark

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 5th day of June, 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.

Ellen Guilfoyle, Notary Public

My Commission Expires: February 27, 2017

[SEAL]

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Proper Title, LLC. As an Agent for Fidelity National Title Insurance Company 400 Skokie Blvd. Ste. 380 Northbrook, IL 60062

Commitment Number: PT13_00502

SCHEDULE C PROPERTY DESCRIPTION

Property commonly known as: 2730 KAREN LN GLENVIEW, IL 60025 Cook County

The land referred to in this Commitment is described as follows:

LOT 3 IN BLOCK 1 R.W. CLSEN INCORPORATED GATEWAY GARDENS, BEING A SUBDIVISION OF THE NORTH 660 FEET OF THE EAST 660 FEET (EXCEPT THE NORTH 50 FEET) OF THE NORTHEAST FRACTIONAL SECTION 11, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL Coop County Clark's Office MERIDIAN, IN COOK COUNTY, ILLINOIS

PIN 09-11-200-026-0000