

**Illinois Anti-Predatory
Lending Database
Program**

Certificate of Exemption

**Report Mortgage Fraud
800-532-8785**

The property identified as: **PIN: 12-25-404-045-1001**

Address:

Street: 2733 N 74th

Street line 2: Apt 1

City: Elmwood Park

State: IL

ZIP Code: 60707

Lender: Prospect Mortgage, LLC

Borrower: Orlando A. Rossi

Loan / Mortgage Amount: \$163,600.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 74DFE462-0F4C-463A-982E-0D326DA81D12

Execution date: 07/18/2013

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RECORDATION REQUESTED BY:

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

WHEN RECORDED MAIL TO:

RETURN TO:

Mortgage Connect, LP.
260 Airside Drive
Moon Township, PA 15108
(866) 789-1814

THIS INSTRUMENT PREPARED BY:

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

561652
SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 13th day of May, 2013

BETWEEN:

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

and

Prospect Mortgage, LLC

("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 May 19, 2006, made by Orlando Rossi 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 Thirty Seven Thousand Six Hundred Sixty Dollars, (\$37,660.00) and recorded June 30, 2006 as Volume/Instr No. 0618111004 in the Office of the Cook County Recorder of Deeds creating a mortgage on

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certain land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 2733 74th Avenue Unit 1, Elmwood Park, Illinois 60707 (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 Orlando Rossi as borrower, to Prospect Mortgage, LLC as Lender, securing a total indebtedness not to exceed One Hundred Sixty Seven Thousand Eight Hundred Dollars, (\$167,800.00), 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.

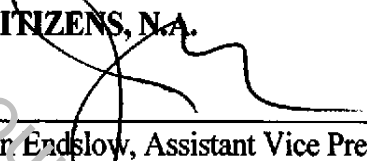
**being received simultaneously here with*
This Agreement shall be governed by and construed in accordance with the laws of the State of Illinois applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to 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:



Dena Del Solio


RBS CITIZENS, N.A.
By: 

John Endslow, Assistant Vice President

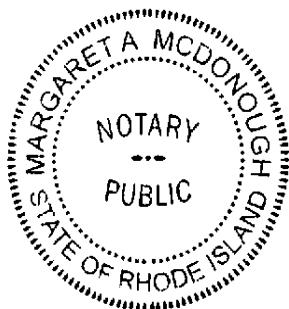
STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 13th day of May, 2013 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.



Margaret A. McDonough, Notary Public
My Commission Expires: November 27, 2016



[SEAL]

EXHIBIT A**Parcel 1:**

Unit No. 1 in The Williams Court I Condominium, together with its undivided percentage interest in the common elements, as defined and delineated in the Declaration of Condominium recorded as Document Number 94918406, as amended from time to time, in the East 1/2 of the Southeast 1/4 of Section 25, Township 40 North, Range 12, East of the Third Principal Meridian, in Cook County Illinois.

Parcel 2:

The exclusive right to the use of limited common elements known as Parking Space #G1 and Storage Space #S1 as delineated on the survey attached to the declaration aforesaid recorded as Document 94918406.

Tax ID: 12-25-404-045-1001