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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 Doulevard RJW 212

Warwick, RI 02886

THIS INSTRUMENT PREPARED BY:

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

1324215015 Fee: \$44.25 RHSP Fee:\$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 08/30/2013 09:37 AM Pg: 1 of 3

SUBGREINATION OF MORTGAGE

Clark's Office THIS AGREEMENT made this 30th day o May, 2013

BETWEEN:

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

and

Bank of England, dba ENG Lending

("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 July 19, 2007, made by Jon Carlo Paolilli 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 Thousand SC Dollars, (\$30,000.00) and recorded August 8, 2007 as Document No. 0722001224 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises described

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in [EXHIBIT A] attached hereto and made a part hereof and commonly known 18503 Harwood Avenue, Homewood, Illinois 60430 (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 Jon Carlo Paolilli as borrower, to Bank of England, dba ENG Lending as Lender, securing a total indebtedness not to exceed Ninety-Eight Thousand Seven Hundred Dollars, (\$98,700.00), 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.

This Agreement shall be governed by and construed in accordance with the laws of the State of Illinois application 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 their respective hereto and successors. designees and assigns.

IN WITNESS WHEREOF, RDS 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.

Suong Huynh-Darcy

Chastopher Knowles, Vice President

STATE OF RHODE ISLAND

COUNTY OF KENT

Clarks In Warwick, on this 30th day of May, 2013 before me personally appeared Christopher Knowles, the 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 ceed 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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1301 W. 22nd Street, Sie. 505

Oak Brook, IL 6052

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Fidelity National Title

Commitment Number: 13-135187

EXHIBIT A PROPERTY DESCRIPTION

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

PARCEL 1: Unit 18503 in the Harwood Court Condominium as delineated on a survey of the following described land: Lot 1 of Harwood Avenue Apartments resubdivision of Lots 17 to 32 inclusive in Block 6 and Lots 1 to 7 inclusive in Block 7; also the vacated portion of Elm Avenue lying between said Block 6 and 7; South of the South line of Willow Road; North of the North line of Heather Street and East of the Easterly line of Harwood Avenue; all in South Homewood, a subdivision of all of that part of the South 1/2 of the Northwest 1/4 of Section 6. To wiship 35 North, Range 34 East of the Third Principal Meridian, lying between the Illinois Central Railroad (on the West and the Chicago and Vincennes Road on the East) and Between the North line of said South 1/2 of the Northwest 1/4 and a line 902 feet North of and parallel to the South line of said South 1/2 of the Northwest 1/4 of Section 6; which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Doment Number 09152098 together with its undivided percentage interest in the common elements, all in Cook Coun'y, Illinois.

PARCEL 2: The exclusive right to the use of GA 1, a limited common element as delineated on the survey attached to the Declaration aforesaid, in Cook County, Illinois.

P.I.N.:

32-06-112-036-1007

C.K.A.: 18503 HARWOOD AVE, HOMEWOOD, IL 60430

ALTA Commitment Exhibit A

(13-135187.PFD/13-135187/21)