

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

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



Doc#: 1324946051 Fee: \$42.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 09/06/2013 09:05 AM Pg: 1 of 3

**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

3

**SUBORDINATION OF MORTGAGE**

**THIS AGREEMENT** made this 19th day of August, 2013

**BETWEEN:**

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

**FIDELITY NATIONAL TITLE**

52015061  
2afz

and

Peoples Home Equity INC ISAOA

\_\_\_\_\_  
\_\_\_\_\_  
("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 10, 2003, made by Peter Virgilio and Cheryl Virgilio 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 Five Thousand, Four Hundred Dollars, (\$35,400.00) and recorded December 26, 2003 as Document No. 0336032044 in the Office of the Cook County Recorder of Deeds creating a

# UNOFFICIAL COPY

mortgage on certain land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 1135 Stonebridge Court, Elgin, Illinois 60120 (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 Peter Virgilio and Cheryl Virgilio as borrower, to Peoples Home Equity INC ISAOA as Lender, securing a total indebtedness not to exceed One Hundred Thirty Seven Thousand, Eight Hundred Dollars, (\$137,800.00), 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.

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: RBS CITIZENS, N.A.**

*Debra N Caruso*  
Debra N Caruso

By: *Anthony Impagliazzo*  
Anthony Impagliazzo, Vice President

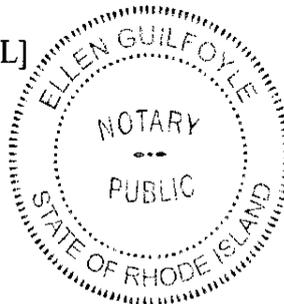
STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 19th day of August, 2013 before me personally appeared Anthony Impagliazzo, 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 deed in said capacity and the free act and deed of said bank.

*Ellen Guilfoyle*  
Ellen Guilfoyle, Notary Public  
My Commission Expires: February 27, 2017

[SEAL]



# UNOFFICIAL COPY



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

9031 W. 151ST ST, SUITE 110, ORLAND PARK, ILLINOIS 60462

PHONE: (708) 873-5200

FAX: (708) 873-5206

ORDER NUMBER: 2011 052015061 UOC  
STREET ADDRESS: 1135 STONEBRIDGE COURT

CITY: ELGIN  
TAX NUMBER: 06-07-215-028-0000

COUNTY: COOK

**LEGAL DESCRIPTION:**

LOT 28 IN COBBLER'S CROSSING UNIT 7, BEING A SUBDIVISION OF PART OF SECTIONS 6 AND 7, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office