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RECORDATION REQUESTED BY:

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



Doc#: 1325247048 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/09/2013 01:58 PM Pg: 1 of 4

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

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 26th day of July, 2013

BETWEEN:

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

RH to:
Carrington Title Partners, LLC
1919 S. Highland Ave., Ste 315-B
Lombard, IL 60148

2013-01464CR

and

Wells Fargo Home Mortgage

("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 September 4, 2009, made by Janice M. Kirk to RBS Citizens, N.A., in the principal amount of Thirty One Thousand Four Hundred Forty Three Dollars, (\$31,443.00) and recorded September 29, 2009 as Document No. 0927203033 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises described in [EXHIBIT A]

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attached hereto and made a part hereof and commonly known 1413 Norfolk Avenue, Westchester, Illinois 60154 (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 Janice M. Kirk as borrower, to Wells Fargo Home Mortgage as Lender, securing a total indebtedness not to exceed One Hundred Ten Thousand Dollars, (\$110,000.00), 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, *Document number 1323357020*

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.

[Signature]

Diane Celia Leonard

By: *[Signature]*

Christopher Knowles, Vice President

STATE OF RHODE ISLAND

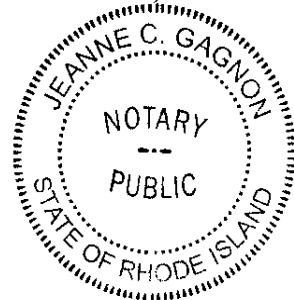
COUNTY OF KENT

In Warwick, on this 26th day of July, 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 deed in said capacity and the free act and deed of said bank.

[Signature]

Jeanne C. Gagnon, Notary Public
My Commission Expires: October 21, 2014

[SEAL]



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EXHIBIT A

Insert Legal Description

Property of Cook County Clerk's Office



Common Address: 1413 Norfolk Avenue, Westchester, Illinois

Permanent Parcel Number: _____

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Carrington Title Partners, LLC
1919 S. Highland Ave., Building B, Suite 315
Lombard, IL 60148
A Policy Issuing Agent for
Fidelity National Title Insurance Company

EXHIBIT A

THE SOUTH 20 FEET OF LOT 317 AND LOT 318 (EXCEPT THE SOUTH 15 FEET THEREOF) AND THE WEST 1/2 OF THE VACATED ALLEY LYING EAST AND ADJOINING THE GEORGE F. NIXON AND COMPANY'S SECOND TERMINAL ADDITION TO WESTCHESTER IN THE NORTH 1/2 OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 1413 Norfolk Avenue; Westchester, IL 60154
PIN Number: 15-21-210-045-0000

Property of Cook County Clerk's Office