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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. N.A.
443 Jefferson Boulevard
Warwick, RI 02886
FIDELITY NATIONAL TIPLE 52016 40



Ooc#: 1331946035 Fee: \$42.00 RHSP Fee:\$9.00 RPRF Fee: \$1.00 (aren A.Yarbrough

Dook County Recorder of Deeds
Date: 11/15/2013 10:42 AM Pg: 1 of 3

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SUBUKDINATION OF MORTGAGE

THIS AGREEMENT made this 4th day of November, 2013

BETWEEN:

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

and

THIS IS TO CERTIFY THAT THIS IS A TRUE AND EXACT COPY OF THE ORIGINAL DOCUMENT.

FIDELITY NATIONAL AD'LE

BY

Peoples Home Equity 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 July 15, 2006, made by Karen A Widd and Richard R Widd 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 Twenty Thousand Dollars, (\$20,000.00) and recorded September 15, 2006 in Document No. 0625815002 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain

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land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 2128 75th Court, 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 Karen A Widd and Richard R Widd as borrower, to Peoples Home Equity INC as Lender, securing a total indebtedness not to exceed Two Hundred Thousand Dollars, (\$200,000.00), upon the above described property so that the lien of the Subordinate Mortgage be taken as j m or 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, R'3S 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

Nicola Duanas

John Endslow, Assistant Vice President

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 4th day of November, 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.

Ellen Guilfoyle, Notary Public

My Commission Expires: February 27, 2017

OF RHOOK

[SEAL]

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WL: #171091 v2 (3_0J02!.DOC)

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FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

PHONE: (708) 873-5200 (708) 873-5206 FAX:

ORDER NUMBER: 2011

052016404

UOC

STREET ADDRESS: 2128 NORTH 75TH COURT

CITY: ELMWOOD PARK

COUNTY: COOK

TAX NUMBER: 12-36-216-014-0000

LEGAL DESCRIPTION:

THE SOUTH 33 AND 1/3 OF THE NORTH 66 AND 2/3 FEET OF LOT 3 IN BLOCK 8 IN JOHN J. TION
PAL MER.

COLUMNIA CIENTES OFFICE RUTHERFORD'S ADDITION TO CHICAGO IN SECTION 36, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS