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FIRST AMERICAN TITLE

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1335226096

RECORDATION REQUESTED BY:

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

Doc#: 1335226096 Fee: \$42.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 12/18/2013 03:04 PM Pg: 1 of 3

WHEN RECORDED MAIL TO:

RBS CITIZENS, N.A.
Attn: Servicing Dept.
443 Jefferson Boulevard RJW 212
Warwick, RI 02886

2/2

THIS INSTRUMENT PREPARED BY:

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

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 24th day of October, 2013

BETWEEN:

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

and

RBS Citizens, N.A.
1 Citizens Drive
Riverside, RI 02915
("New Lender")

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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 March 25, 2009, made by John S Ramaker and Jill Ramaker to RBS Citizens, N.A. in the principal amount of One Hundred Thousand Dollars, (\$100,000.00) and recorded April 8, 2009 as Document No. 0909847087 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises described in [EXHIBIT A] attached

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hereto and made a part hereof and commonly known 709 Locust Road, Wilmette, Illinois 60091 (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 John S Ramaker and Jill Ramaker as borrower, to RBS Citizens, N.A. as Lender, securing a total indebtedness not to exceed Three Hundred Sixty Five Thousand, Five Hundred Dollars, (\$365,500.00), 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.

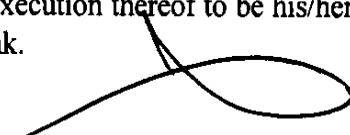

Debra N Caruso

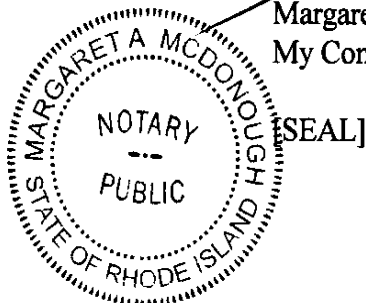
By: 
Anthony Impagliazzo, Vice President

STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 24th day of October, 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.


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



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EXHIBIT A

LEGAL DESCRIPTION

Legal Description: THE SOUTH 50 FEET OF THE EAST 175 FEET OF THE SOUTH 5 ACRES OF THE NORTH EAST QUARTER OF THE NORTH WEST QUARTER OF SECTION 32, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index #'s: 05-32-104-011-0000 Vol. 107

Property Address: 709 Locust Rd., Wilmette, Illinois 60091

Property of Cook County Clerk's Office