

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:

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

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 16th day of April, 2015

BETWEEN:

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

Old Republic National Title
Insurance Company
20 S Clark Street Ste 2000
Chicago IL 60603

1553415 2 of 3

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 July 19, 2006, made by Robert J Falls and Laura A Falls 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 Fifty Thousand Dollars, (\$50,000.00) and recorded September 18, 2006 as Document Number 0626122048 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain

Mortgage Recorded on 5/22/2015 as doc# 1514257009

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land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 10808 South Laporte Avenue, Oak Lawn, Illinois 60453 (the "Property").

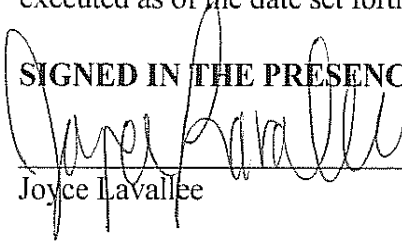
does hereby waive and subordinate in all respects the priority and operation of the Subordinate Mortgage upon the therein described premises to the following described mortgage ("New Mortgage"):

Mortgage to be executed by Robert J Falls and Laura A Falls as borrower, to Wells Fargo Home Mortgage as Lender, securing a total indebtedness not to exceed One Hundred Twenty Three Thousand Dollars, (\$123,000.00), 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.

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.



Joyce Lavallee

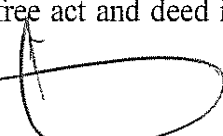
By: 

Jill Crosby, Bank Officer

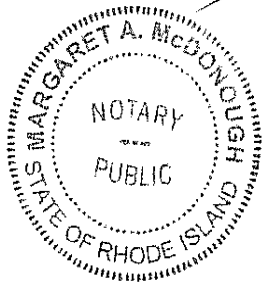
STATE OF RHODE ISLAND

COUNTY OF KENT

In Warwick, on this 16th day of April, 2015 before me personally appeared Jill Crosby, the Bank Officer 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



[SEAL]

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EXHIBIT A

Insert Legal Description

THE SOUTH 10 FEET OF LOT 4, AND ALL OF LOT 5 AND THE NORTH 10 FEET OF LOT 6 IN BLOCK 5 IN PALOS GATEWAY, A SUBDIVISION OF LOTS 9 AND 16, IN SCHOOL TRUSTEES SUBDIVISION OF SECTION 16, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Address commonly known as:
10808 Laporte Ave
Oak Lawn, IL 60453

PIN#: 24-16-404-053-0000

Property of Cook County Clerk's Office

Common Address: 10808 South Laporte Avenue, Oak Lawn, Illinois

Permanent Parcel Number: _____