

# UNOFFICIAL COPY

Doc#: 1521750129 Fee: \$52.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 08/05/2015 09:12 AM Pg: 1 of 3

**RECORDATION REQUESTED BY:**

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

**WHEN RECORDED MAIL TO:**

RBS CITIZENS, N.A.  
Attn: Loan Servicing ROP12K  
One Citizens Drive  
Riverside, RI 02915

**THIS INSTRUMENT PREPARED BY:**

Dena Del Solio  
RBS CITIZENS, N.A.  
Attn: Loan Servicing ROP12K  
One Citizens Drive  
Riverside, RI 02915

M.I.S. FILE NO

1398947

**SUBORDINATION OF MORTGAGE**

**THIS AGREEMENT** made this 2nd day of July, 2015

**BETWEEN:**

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

and

Citibank, N.A.  
1000 Technology Drive  
O'Fallon, MO 63368  
("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 April 15, 2009, made by Farhad Fayz and Bitia Fayz, not as Tenants in Common, not as Joint Tenants, but as Tenants by the Entirety, with Right of Survivorship to Charter One, a division of RBS Citizens, N.A. in the principal amount of Two Hundred Ninety

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Thousand Dollars, (\$290,000.00) and recorded April 28, 2009 as Document No. 0911857235 in the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known 1308 W 33rd Place, Chicago, Illinois 60608 (the "Property").

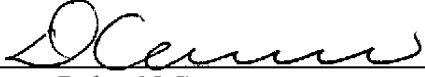
does hereby waive and subordinate in all respects the priority and operation of the Subordinate Mortgage upon the therein described premises to the following described mortgage ("New Mortgage"):

Mortgage to be executed by Farhad Fayz and Bitia Fayz, not as Tenants in Common, not as Joint Tenants, but as Tenants by the Entirety, with Right of Survivorship as borrower, to Citibank, N.A. as Lender securing a total indebtedness not to exceed Four Hundred Eighty Nine Thousand Dollars, (\$489,000.00), 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:**

  
Debra N Caruso

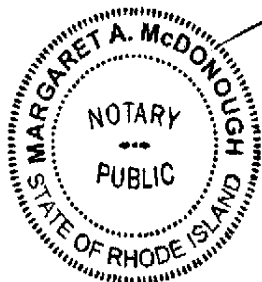
**RBS CITIZENS, N.A.**

By:   
Glenn Goding, Bank Officer

STATE OF RHODE ISLAND

COUNTY OF PROVIDENC E

In Riverside, on this 2nd day of July, 2015 before me personally appeared Glenn Goding, 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 LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS IN DOCUMENT NUMBER 0534304164 AND IS DESCRIBED AS FOLLOWS:

LOT 72 IN BRIDGEPORT VILLAGE, BEING A RESUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

SUBJECT TO COVENANTS, CONDITIONS, AND RESTRICTIONS OF RECORD.

Common Address: 1308 W 33rd Place, Chicago, Illinois

Permanent Parcel Number: 17-33-119-011-0000