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Doc#: 1630155202 Fee: \$52.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/27/2016 11:09 AM Pg: 1 of 3

RECORDATION REQUESTED BY:

Citizens Bank, N.A.
1 Citizens Dr
Riverside, RI 02915

WHEN RECORDED MAIL TO:

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

THIS INSTRUMENT PREPARED BY:

Debra N Caruso
Citizens Bank, N.A.
Attn: Loan Servicing ROP12K
One Citizens Drive
Riverside, RI 02915

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 12th day of September, 2016

BETWEEN:

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

and

Citizens Bank, N.A.
One Citizens Drive
Riverside, RI 02915
("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 October 22, 2015, made by J William Locke AKA John W Locke and Judith K Locke to Citizens Bank, N.A. f/k/a RBS Citizens, N.A. f/k/a Citizens Bank, N.A. in the principal amount of One Hundred Thousand Dollars, (\$100,000.00) and recorded November 20,

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2015 in Instrument #1531656017 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 1030 N State Street, Unit 17B, Chicago, Illinois 60610 (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 J William Locke AKA John W Locke and Judith K Locke as borrower, to Citizens Bank, N.A. as Lender, securing a total indebtedness not to exceed One Hundred Eighty Three Thousand Dollars, (\$183,000.00), 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.

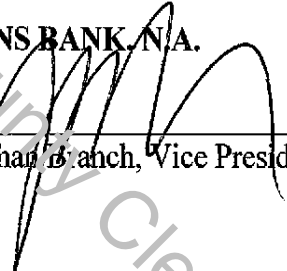
IN WITNESS WHEREOF, Citizens Bank, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:



Debra N Caruso

CITIZENS BANK, N.A.

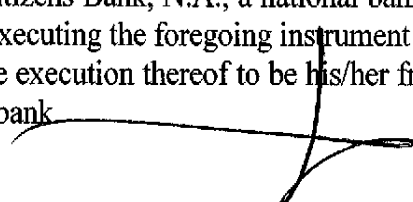
By: 

Jonathan Branch, Vice President

STATE OF RHODE ISLAND

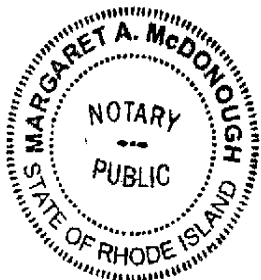
COUNTY OF PROVIDENCE

In East Providence, on this 12th day of September, 2016 before me personally appeared Jonathan Branch, the Vice President of Citizens Bank, 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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LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS AND IS DESCRIBED AS FOLLOWS:

All that certain condominium situate in the County of Cook, State of Illinois, being known and designated as follows:

Parcel 1: Unit 17B together with its undivided percentage interest in the common elements in Newberry Plaza Condominium as delineated and defined in the Declaration recorded as Document Number 25773994, as amended from time to time, in the Southeast 1/4 of Section 4, Township 39 North, Range 14, East of the Third Principal Meridian in Cook County, Illinois.

Parcel 2: Easements for ingress and egress for the benefit of Parcel 1 as set forth in the Reciprocal Easement and Operating Agreement recorded as Document Number 25773375, in Cook County, Illinois.

SUBJECT TO ANY AND ALL RESTRICTIONS, EXCEPTIONS, RESERVATIONS, STIPULATIONS, CONDITIONS, RIGHTS OF WAY AND EASEMENTS OF RECORD.

Being the same property as conveyed from Francis Bruno, a single man, never married, to J. William Locke and Judith K. Locke, husband and wife, not as joint tenants or as tenants in common, but as tenants by the entirety, by deed dated 05/01/2000 and recorded 07/14/2000, Cook County Records.

For informational purposes only: 1030 North State Street, Unit 17B, Chicago, IL 60610

Tax ID#: 17-04-424-051-1069