

UNOFFICIAL COPY

Doc#: 2132106217 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 11/17/2021 08:45 AM Pg: 1 of 3

RECORDATION REQUESTED BY:

Citizens Bank, N.A.
One Citizens Bank Way
Johnston, RI 02919

WHEN RECORDED MAIL TO:

Citizens Bank, N.A.
Attn: Loan Servicing JCB212
One Citizens Bank Way
Johnston, RI 02919

THIS INSTRUMENT PREPARED BY:

Debra N Caruso
Citizens Bank, N.A.
Attn: Loan Servicing JCB212
One Citizens Bank Way
Johnston, RI 02919

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 29th day of September, 2021

BETWEEN:

Citizens Bank, N.A.
One Citizens Bank Way
Johnston, RI 02919
("Original Lender")

and

Citizens Bank, N.A.
One Citizens Bank Way
Johnston, RI 02919
("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 January 29, 2016, made by Michael J Chapman and Kathleen R Chapman to Citizens Bank, N.A. in the principal amount of Two Hundred Thirteen Thousand Dollars, (\$213,000.00) and recorded February 18, 2016 in Instrument No. 1604956318 in the Office of the

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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 1940 W Belle Plain Avenue, Chicago, Illinois 60613 (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"):

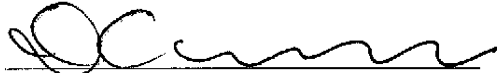
Mortgage to be executed by Michael J Chapman and Kathleen R Chapman as borrowers, to Citizens Bank, N.A. as Lender, securing a total indebtedness not to exceed Four Hundred Ninety One Thousand, Six Hundred Dollars, (\$491,600.00), upon the above described property so that the lien of the Subordinate 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.

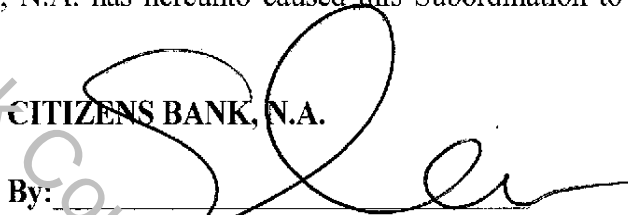
IN WITNESS WHEREOF, Citizens Bank, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:

CITIZENS BANK, N.A.



Debra N Caruso



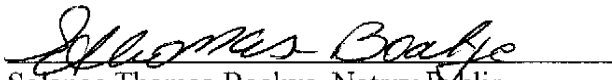
By:

Stephanie Camara, Assistant Vice President

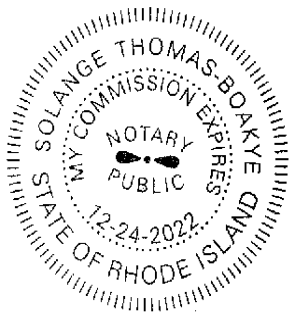
STATE OF RHODE ISLAND

COUNTY OF PROVIDENCE

In Johnston, on this 29th day of September, 2021 before me personally appeared Stephanie Camara, the Assistant 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.



Solange Thomas-Boakye, Notary Public
My Commission Expires: December 24, 2022



[SEAL]

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Exhibit A - Property Description

Closing Date: October 18, 2021

Borrower(s): Michael J. Chapman and Kathleen R. Chapman

Property Address: 1940 W Belle Plaine Avenue, Chicago, IL 60613

All that property situates, lying and being in the State of Illinois, County of Cook, described as follows:

Lot 30 to Block 7 in Cuyler Addition to Ravenswood, being a subdivision of the Southwest 1/4 of the Southeast 1/4 (Except Railroad) of Section 18, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Title Reference:

Michael J. Chapman and Kathleen R. Chapman, husband and wife, not as joint tenants or tenants in common but as tenants by the entirety by deed from Dean F. Crue, married to Gail Crue dated 04/28/1997 and recorded with Cook County Recorder's Office on 06/02/1997 as Instrument #97388641.

Parcel ID # 14-18-416-024-0005