



**SUBORDINATION  
OF MORTGAGE  
AGREEMENT**

This Agreement is by and between GMAC MORTGAGE CORPORATION DBA DITECH.COM (the "Lender"), and First American Bank ("FAB"). Based on the representations and acknowledgments contained in this Agreement, FAB and Lender agree as follows:

JAMES & DIANE BRUNZO (collectively "Borrower") wants Lender to provide financial accommodations to Borrower in the form of a new credit or loan in the maximum principal amount of \$96,800.00 to be secured by a mortgage, trust deed or other security interest from Borrower to Lender on the real property as described on Exhibit "A" attached hereto (the "Premises"):

Definitions. The following words shall have the following meanings when used in this Agreement. Terms not otherwise defined in this Agreement shall have the meanings attributed to such terms in the Uniform Commercial Code.

"FAB Lien" means that certain Mortgage affecting the Premise, dated 01/28/02 and recorded in COOK County, Illinois as Document No. 0020160690, made by Borrower to FAB to secure an indebtedness in the original principal amount of \$25,000.00.

"New Lien" means that certain Mortgage affecting the Premises dated \_\_\_\_\_, made by Borrower to Lender to secure a certain Note in the principal amount of \$96,800.00, with interest at the rate of \_\_\_\_\_% per annum, payable in monthly installments of \$ \_\_\_\_\_ on the first day of every month beginning \_\_\_\_\_ and continuing until \_\_\_\_\_ on which date the entire balance of principal and interest remaining unpaid shall be due and payable.

Subordination. FAB hereby subordinates its FAB Lien to the New Lien held by Lender. PROVIDED, HOWEVER, THAT THIS SUBORDINATION SHALL BE LIMITED TO INDEBTEDNESS IN FAVOR OF LENDER IN THE PRINCIPAL AMOUNT OF \$96,800.00 AND THAT IN THE EVENT THE PRINCIPAL AMOUNT OF THE NEW LIEN IS INCREASED BY A SUBSEQUENT MODIFICATION OF THE UNDERLYING NOTE AND/OR MORTGAGE BY LENDER, THEN THIS SUBORDINATION SHALL BE OF NO EFFECT WHATSOEVER WITH RESPECT TO ANY AMOUNTS IN EXCESS OF SAID PRINCIPAL AMOUNT, AND THE NEW LIEN SHALL BE SUBORDINATE TO THE SUBORDINATE LIEN WITH RESPECT TO ANY AMOUNTS IN EXCESS OF SAID PRINCIPAL AMOUNT.

Default By Borrower. If Borrower becomes insolvent or bankrupt, this Agreement shall remain in full force and effect. Any default by Borrower under the terms of the New Lien also shall be a default under the terms of the FAB Lien to FAB.

Duration and Termination. This Agreement will take effect when received by Lender, without the necessity of any acceptance by Lender, in writing or otherwise, and will remain in full force and effect until the New Lien is released by Lender.

Applicable Law. This Agreement shall be governed by and construed in accordance with the laws of the State of Illinois. No provision contained in this Agreement shall be construed (a) as requiring FAB to grant to Borrower or to Lender any financial assistance or other accommodations, or (b) as limiting or precluding FAB from the exercise of FAB's own judgment and discretion about amounts and times of payment in making loans or extending accommodations to Borrower.

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## SCHEDULE "A"

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Borrower: James Brunzo, Diane Brunzo

Property: 95 Whispering Drive, Streamwood, IL 60107

Loan No: 000653577302

**0021115266**

Closing Date: August 23, 2002

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ALL THAT PARCEL OF LAND IN THE CITY OF STREAMWOOD, COOK COUNTY, STATE OF ILLINOIS, AS MORE FULLY DESCRIBED IN DEED DOC # 91563646, ID # 06/22/416/037, BEING KNOWN AND DESIGNATED AS LOT 123 IN WHISPERING POND BEING A SUBDIVISION IN THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 22 TOWNSHIP 41 NORTH RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED FEBRUARY 14, 1989 AS DOC 89068145 IN COOK COUNTY, ILLINOIS. BY FEE SIMPLE DEED FROM THE ANDEN GROUP, A CALIFORNIA LIMITED PARTNERSHIP SET FORTH IN DOC# 91563646 DATED 10/25/1991 AND RECORDED 10/29/1991, COOK COUNTY RECORDS, STATE OF ILLINOIS..

*PIN# 06-22-416-037*

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11/11/2025

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