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Prepared By: R McLaren
Community Bank of Oak Park R F
1001 Lakestreet
Oakpark, IL 60301

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Cook County Recorder of Deeds
Date: 01/12/2004 01:27 PM Pg: 1 of 6

APN: 16-07-304-037

SUBORDINATION AGREEMENT

Property of Cook County Clerk's Office

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Fidelity National Lenders Solution
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AND WHEN RECORDED MAIL TO

NAME Fidelity National Lenders Solution
ADDRESS 2550 North Redhill Ave.
CITY Santa Ana
STATE & ZIP CA 92753

SUBORDINATION AGREEMENT

This Subordination Agreement is dated for reference 07/18/2003 and is between

COMMUNITY BANK OF OAK PARK RIVER FOREST whose

principal address is 1001 LAKE STREET, OAKPARK, IL 60301

(called "Junior Lender") and

New Senior Lender's

Name : Wells Fargo

Senior Lender's

Address : WELLS FARGO HOME MORTGAGE, INC. P.O. BOX 5137, DES MOINES, IA 503065137

(called "New Senior Lender")

RECITALS

A. Junior Lender is the vested holder and owner of the following described promissory note (the "Note") secured by a mortgage or deed of trust (the "Security Instrument"):

Date of Note and Security Instrument : 09/25/1999

Borrower(s) Name(s) ("Borrowers") KATHLEEN A. HEARLSTON

Property Address : 907 S BLVD #5 OAK PARK, IL 60302-0000

Legal Description of real property secured by Security Instrument ("Property") :

Recording Data on Security Instrument : Place : 10/01/1999

Recording Number : 99931943 Book : 8093 Page : 0123

B. Borrowers, as current owners of the Property, wish to replace their current first priority mortgage loan on the Property with a new first priority mortgage loan secured by the Property from New

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Senior Lender in the original principal sum of \$ 96285.00

(the "New Senior Security Instrument"). *INST # 0326245063 RECORDED
9/19/03 IN COOK COUNTY.*

New Senior Lender will financing not provide this without an agreement by Junior Lender to subordinate its lien/security interest lien/security in the Property to the new interest of New Senior Lender .

In consideration of the benefits to Junior Lender from the new financing on the Property provided by New Senior Lender, Junior Lender agrees and declares as follows:

1.Subordination to New Senior Security Instrument.

Junior Lender agrees that upon recordation of the New Senior Security Instrument, Junior Lender's lien/security interest in the Property shall be unconditionally and forever inferior, junior and subordinate in all respects to the lien/security interest of Senior Mortgagee's New Senior Security Instrument and all obligations it secures. Junior Mortgagee irrevocably consents to and approves all provisions of the New Senior Security Instrument and the terms of the obligations it secures.

2.No Subordination to Other Matters.

Junior Lender is subordinating its lien/security interest to the New Security Instrument only, and not to other or future liens or security interests in the Property. Junior Lender has no obligation to consent to future requests for subordination of its lien/security interest.

3.No Waiver of Notice.

By subordinating its lien/security instrument, Junior Lender is not waiving any rights it may have under the laws of the State where the Property is located, or Federal law, to notice of defaults or other notices or rights conferred by law to junior lienholders and mortgagees.

4.Successors and Assigns.

This Agreement shall be binding upon and be for the benefit of any successor or assignee of the New Security Instrument or any successor of either of the parties.

5.Governing Law.

This Agreement shall be governed by the law of the State where the Property is located.

6.Reliance.

This Agreement can be relied upon by all persons having an interest in the Property or the New Senior Security Instrument.

7.Entire Agreement; Amendments.

This Agreement represents the entire and complete agreement between Junior Lender and Senior Lender. Any waiver, modification or novation of this Agreement must be in writing, executed by New Senior Lender (or its successors or assigns) and Junior Lender (or its successors or assigns) and, if this Agreement was recorded in the real estate records of the government entity in which the Property is located, recorded in such real estate records, to be enforceable.

8.Acceptance.

New Senior Lender shall be deemed to have accepted and agreed to the terms of this Agreement by recordation of this Agreement at or about the time New Senior Security Instrument is recorded. This Agreement shall be void if not recorded within 90 days of the reference date first written above.

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NEW SENIOR LENDER : Wells Fargo

JUNIOR LENDER : COMMUNITY BANK OF OAK PARK RIVER FOREST

~~FOR COMMUNITY BANK OF OAK PARK RIVER FOREST~~

BY:  - Ruth S. McLaren, Bank Rep.

BY:  - Kris Bahl
BANK Rep.

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(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Illinois
COUNTY OF Cook

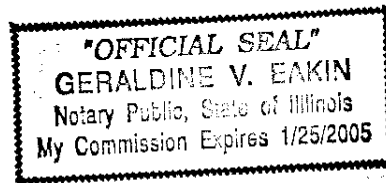
ON 8/6th/03 before me, Ruth S. McLaren personally appeared

BANK REP OF COMMUNITY BANK OF OAK PARK RIVER FOREST

Personally know to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to me within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Signature Geraldine V. Eakin
GERALDINE V. EAKIN



STATE OF Illinois
COUNTY OF Cook

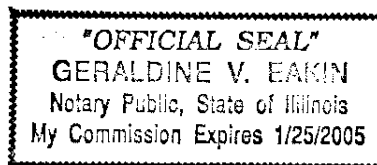
ON 8/6/03 before me, Kris Bahl personally appeared

BANK REP OF COMMUNITY BANK OF OAK PARK RIVER FOREST

Personally know to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to me within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Signature Geraldine V. Eakin
GERALDINE V. EAKIN



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Exhibit "A"

Loan Number :

Borrower : Kathleen A. Hearlston

THE FOLLOWING DESCRIBED REAL ESTATE:

PARCEL 1:

THE SOUTH 21.37 FEET OF THE NORTH 122.38 FEET OF LOT 34 AND THE WEST 10 FEET OF LOT 35, ALSO THE WEST 20 FEET OF THE SOUTH 24.77 FEET OF LOT 34 AFORESAID ALL IN THE RESUBDIVISION OF LOTS 1 TO 11 INCLUSIVE IN GEORGE SCOVILLE'S SUBDIVISION OF THE EAST 49 ACRES OF THE WEST 129 ACRES OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 2:

NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN IN THE DECLARATION DATED JULY 13, 1995 AS RECORDED JULY 18, 1995 AS DOCUMENT 95465052

PROPERTY ADDRESS 907 SOUTH BOULEVARD OAK PARK, ILLINOIS 60301

APN: 16-07-304-037

County of Cook Clerk's Office