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4336392²/₁₃

Doc#: 0410547243
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 04/14/2004 12:04 PM Pg: 1 of 3

EIT

This instrument was prepared by:
Bank of America, N.A.
200 S. College St. 12th floor
Charlotte, NC 28202

After recording return to:
Bank of America Collateral Tracking
9000 Southside Boulevard, Bldg 700
Jacksonville, FL 32256
Account #:

Real Estate Subordination Agreement (Bank of America to Bank of America)

This Real Estate Subordination Agreement ("Agreement") is executed as of 03/31/2004, by Bank of America, N.A., having an address of 200 S. College St. 12th floor, Charlotte, NC 28202

("Subordinator"), in favor of Bank of America, N.A., having an address for notice purposes of
Bank of America
4161 Piedmont Parkway
Greensboro, NC 27410

Whereas, Subordinator is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust, deed to secure debt or mortgage) dated 01/24/2003, executed by Kathy L. Davis and John M. Davis

and which is recorded in Volume/Book _____, Page _____, and if applicable, Document Number 0030165713, of the land records of DuPage County, IL, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"); and

Whereas, Bank of America has been requested to make a loan, line of credit or other financial accommodation to Kathy L. Davis and John M. Davis (jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (the "Junior Lien"), covering without limitation, the Property and securing the

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indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of Bank of America in the maximum principal face amount of \$ 205,000.00 (the "Principal Amount"), including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Bank of America and Borrower shall determine; and

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Bank of America's Junior lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Bank of America's Junior Lien only to the extent of the principal Amount of the Obligation and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the property or Bank of America's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Bank of America regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Bank of America and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

Bank of America N.A.

Vickie M. Patterson 3/31/04
By: **Vickie M. Patterson** Date
Its: **Vice President**

Bank of America Acknowledgment:

State/Commonwealth/District of NC

County/City of Gaston

On this the 31st day of March, 04, before me, Sommer M. McIntosh
The undersigned officer, personally appeared Vickie M. Patterson,
Who acknowledged him/herself to be the Vice President of Bank of America, N.A., and that (s)he, as such
Vice President,
Being authorized so to do, executed the foregoing instrument for the purposes therein contained, by
signing the name of the corporation by him/herself as Vice President. In witness whereof I hereunto set
my hand and official seal.

Sommer M. McIntosh
Signature of Person Taking Acknowledgment
Commission Expiration Date: 2/22/05

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ORDER NO.: 1301 - 004336392
ESCROW NO.: 1301 - 004336392

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STREET ADDRESS: 230 NORTH HALE

CITY: BARTLETT

ZIP CODE: 60103

COUNTY: COOK

TAX NUMBER: 06-35-113-014-0000

Property of Cook County Clerk's Office

LEGAL DESCRIPTION:

LOT 17 IN BLOCK 1 IN ARTHUR R. LEVINE'S ADDITION TO THE VILLAGE OF BARTLETT, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.