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Doc#: 0522456028 Fee: \$28.00
Eugene "Gene" Moore rhs_fee
Cook County Recorder of Deeds
Date: 08/12/2005 01:42 PM Pg: 1 of 3

After recording mail to:
Recorded Documents
JPMorgan Chase Bank, N.A.
Retail Loan Servicing, KY2-1606
P.O. Box 11606
Lexington, KY 40576-1606
8038767904

Prepared by: Brian DiGiovanni

STC-3720

SUBORDINATION OF MORTGAGE

IN CONSIDERATION of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, JPMorgan Chase Bank, N.A., being the holder of a certain mortgage deed recorded in Official Record as Document 0418229223, at Volume/Book/Reel , Image/Page , Recorder's Office, COOK County, Illinois, upon the following premises to wit:

SEE EXHIBIT ATTACHED AND MADE A PART THEREOF.

For itself, its successors and assigns, JPMorgan Chase Bank, N.A., , does hereby waive the priority of its mortgage referenced above, in favor of a certain mortgage to M&T MORTGAGE, its successors and assigns, executed by OLEG A. BIERMAN, being dated the 29 day of June, 2005, in an amount not to exceed \$350,000.00 and recorded in Official Record Volume herewith, Page _____, Recorder's Office, COOK County, Illinois and upon the premises above described. JPMorgan Chase Bank, N.A., , mortgage shall be unconditionally subordinate to the mortgage to M&T MORTGAGE, its successors and assigns, in the same manner and with like effect as though the said later encumbrance had been executed and recorded prior to the filing for record of the JPMorgan Chase Bank, N.A., , mortgage, but without in any manner releasing or relinquishing the lien of said earlier encumbrance upon said premises.

IN WITNESS WHEREOF, JPMorgan Chase Bank, N.A. has caused this Subordination to be executed by its duly authorized representative as of this 27th day of June, 2005.

By: Harold W. Drake
Harold W. Drake, Mortgage Officer

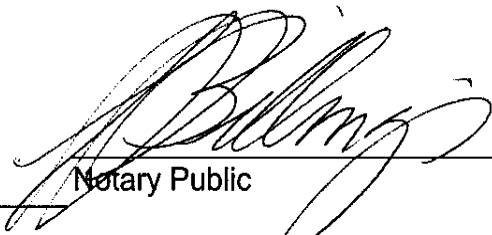
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STATE OF NEW YORK, COUNTY OF MONROE, to wit:

On the 27th day of June, 2005, before me the Undersigned, a Notary Public in and for said State, personally appeared Harold W. Drake, Mortgage Officer, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity/(ies), and that by his/her/their signatures(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

My Commission Expires: _____



Notary Public

LYNDON D. BILLINGS, JR.
NOTARY PUBLIC - STATE OF NEW YORK
NO. 6091939
QUALIFIED IN MONROE COUNTY
MY COMMISSION EXPIRES MAY 5, 2007

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ALTA COMMITMENT

SCHEDULE A

File No.: STC-372

Client File No.:

EXHIBIT A

PIN: 04-05-406-011-0000

LOT 11 IN BLOCK 5 IN MAUAS NORTH SHORES ESTATES, BEING A SUBDIVISION OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 5, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office

**STEWART TITLE
GUARANTY COMPANY**