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Doc#: 0534841031 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/14/2005 09:38 AM Pg: 1 of 3

This instrument was prepared by:
BANK OF AMERICA/JAMES DUKES
9000 SOUTHSIDE BLVD, BLDG 700
JACKSONVILLE, FL 32256

Mail to:

Recording requested by: LSI
When recorded return to :
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Santa Ana, CA. 92705
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1915364

Account #: 68951001277899/6913604093

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

APN # 11-32-104-036-1001

This Real Estate Subordination Agreement ("Agreement") is executed as of 11/23/2005, by Bank of America, N.A., having an address of 9000 SOUTHSIDE BLVD JACKSONVILLE, FLORIDA 32256

("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 06/16/2004, executed by VESNA GRUJIN, A SINGLE WOMAN

and which is recorded in Volume/Book , Page , and if applicable, Document Number 0427106147, of the land records of COOK 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 VESNA GRUJIN, A SINGLE WOMAN (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 \$ 75,359.00 (the "Principal Amount") [For North Carolina only – bearing interest and payable as therein provided at the maximum rate of % for a period not to exceed months], 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

Please record concurrently w/ MORTGAGE

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.

Two witness signatures required in CT, FL, GA, SC and TN

By: *Pamela E. Sinclair*
PAMELA E. SINCLAIR
Its: AVP OF LOAN SOLUTIONS

11/23/2005

Date

[Signature]
Witness Signature

JAMES DUKES

Typed or Printed Name

Daphne McArthur
Witness Signature

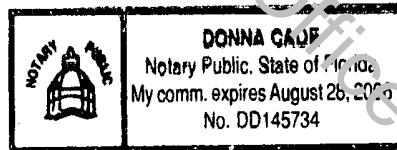
DAPHNE MCARTHUR

Typed or Printed Name

Bank of America Acknowledgment:

State/Commonwealth/District of FLORIDA

County/City of DUVAL



On this the 23RD day of NOVEMBER 2005, before me, DONNA CADE the undersigned officer, personally appeared PAMELA E. SINCLAIR, who acknowledged him/herself to be the AVP of Bank of America, N.A., and that (s)he, as such AVP, 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 AVP. In witness whereof I hereunto set my hand and official seal.

Witness to Acknowledgment (South Carolina Only)

Donna Cadde
Signature of Person Taking Acknowledgment

Commission Expiration Date: 08/28/2006

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Order ID1759319

Loan Number : 133-6913604093

EXHIBIT A LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS, TO WIT:

UNIT NO. 1529-GARDEN IN TUDOR COMMONS CONDOMINIUM, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS DEFINED AND DELINEATED IN THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 25327205, AS AMENDED FROM TIME TO TIME, IN THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

APN: 11-32-104-036-1001

Property of Cook County Clerk's Office