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RECORDATION REQUESTED BY:

Charter One Bank, NA 833 Broadway Albany, New York 12207

WHEN RECORDED MAIL TO:

Charter One Bank, NA Attn: Servicing Dept. 443 Jefferson Boulevard JBW 212 Warwick, RI 02886

THIS INSTRUMENT PREPARED BY:

Charter One Lank, NA 443 Jefferson Boulevard Warwick, RI 02886

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Doc#: 0603905337 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 02/08/2006 03:59 PM Pg: 1 of 3

SUPCRDINATION OF MORTGAGE

THIS AGREEMENT made this 11th day of Jai up y 2006 County Clarks

BETWEEN:

Charter One Bank, NA. 833 Broadway Albany, New York 12207 ("Original Lender")

and

US Bank Home Mortgage

("New Lender")

In consideration of One Dollar (\$1.00) and other good and valuable consideration, the recent of which is hereby acknowledged, Original Lender, being the mortgagee under the following mortgage ("Subordinate Vortgage"):

Mortgage dated October 10, 2003, made by Patrick J Berkery II & Dayna Soblzak n.k.a Dayna Berkery to Charter One Bank, NA. in the principal amount of Twenty Five Thousand Nine Hundred Dollars, \$25,900.00 and recorded 11-3.03 4 as Document No. 033 074613 the Office of the Cook County Recorder of Deeds creating a mortgage on certain land and premises described in [EXHIBIT A] attached hereto and made a part hereof and commonly known as 8825 Moody Ave, Oaklawn, Illinois 60453 (the "Property").

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Does hereby waive and subordinate in all respects the priority and operation of the Subordinate Mortgage upon the therein described premises to the following described mortgage ("New Mortgage"):

Mortgage to be executed by Patrick J Berkery II & Dayna Soblzak n.k.a Dayna Berkery as borrower, to New Lender as Lender, securing a total indebtedness not to exceed Two Hundred Eight Thousand Dollars, (\$208,000.00), upon the above described property so that the lien of the Subordinate Mortgage be taken as junior and inferior to the lien of the New Mortgage without otherwise affecting the lien of the Subordinate Mortgage.

This Agreement shall be governed by and construed in accordance with the laws of the State of Illinois applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and insure to the benefit of the parties hereto and their respective successors, designees and assigns.

IN WITNESS WHEREOF, Charter One Bank, NA. has hereunto caused this Subordination to be executed as of the date set forth above

SIGNED IN THE PRESENCE OF:	Charter One Bank, NA
Churtine Youking	by: Or Reg
Christine Buckley	Adam Roy, Bank Officer
STATE OF Rhode Island)	04
) ss.
COUNTY OF Providence)	

In Riverside, on this 11th day of January, 2006 befor the personally appeared Adam Roy, the Bank Officer of Citizens Bank, NA Successor to Charter One Bank, NA, a national banking association, to me known and known by me to be the party executing the foregoing instrument on behalf of said bank, and acknowledged said instrument and the execution thereof to be his/her free act and deed in said capacity and the free act and deed of said bank.

Notary Public

Print Name Robert J Rose

My Commission Expires August 20 2007

[SEAL]

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File No.: 2005-07611-PT

Commitment No.: 2005-07611-PT

The land referred to in this commitment is described as follows:

THE SOUTH 37 FEET OF LOT 29 (EXCEPT THE EAST 135 FEET AND EXCEPT THE WEST 33 FEET THEREOF) ALSO THE EAST 137 FEET OF THE WEST 170 FEET OF THE NORTH 37 FEET OF LOT 30 IN FREDERICK H. BARTLETT'S 87TH STREET ACRES BEING A SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 5, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE EAST 5 ACRES THEREOF) IN COOK COUNTY, ILLINOIS.

Commitment is described a.

LOT 29 (EXCEPT THE EAST)
LET OF THE WEST 170 FEET OF 1,
REET ACRES BEING A SUBDIVISION L
IIP 37 NORTH, RANGE 13 EAST OF THE 1,
N COOK COUNTY, ILLINOIS.

AL. OS. 101-OT, 000 D