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This instrument was prepared by:
Bank of America
ASAP Resolution Department
475 Crosspoint Parkway
Getzville, NY 14068

After recording return to:
Bank of America
ASAP Resolution Department
PO Box 9000
475 Crosspoint Parkway
Getzville, NY 14068
Account #: 7025795928



Doc#: 0707348072 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/14/2007 10:46 AM Pg: 1 of 3

Bank of America



Mail To:
Law Title Oak Brook
800 Enterprise Dr.
Ste. 205
Oak Brook, IL 60523

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

2771251MF

This Real Estate Subordination Agreement ("Agreement") is executed as of **February 20, 2007**, by Bank of America, N.A., having an address of 475 Crosspoint Parkway, Getzville, New York 14068 ("Subordinator"), in favor of **Dell Franklin Financial Services, LLC. ISAOA, ATIMA**, ("Junior Lien Holder"), having an address for notice purposes of **7061 Columbia Gateway Drive #110, Columbia, MD 21046**.

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 **October 28, 2005**, executed by **Rufino Garcia and Rosa Garcia** and which is recorded in Volume/Book **n/a**, Page **n/a**, and if applicable, Document Number **0602756201**, of the land records of **Cook County, Illinois**, 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, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to **Rufino Garcia and Rosa Garcia** (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 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 **Dell Franklin Financial Services, LLC. ISAOA, ATIMA** in the maximum principal face amount of **\$ 205,000.00** (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 the Junior Lien Holder and Borrower shall determine; and

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to the 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 Junior Lien Holder'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 Junior Lien Holder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

for use in AR, AZ, CO, CT, FL, GA, IA, IL, KS, KY, MD, MI, MN, MO, NC, NM, NJ, NV, NY, OK, SC, TN, TX, VA and VT)

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IMF Title Corporation

1701 East Woodfield Road, Suite 725, Schaumburg, IL 60173

(847)805-9910, Fax (847)805-9911

Authorized Agent For: Law Title Insurance Company, Inc.

SCHEDULE C - PROPERTY DESCRIPTION

Commitment Number: 277125IMF

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

LOT 17 IN BLOCK 7 IN MARQUETTE RIDGE, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 AND THE NORTH 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 22, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPTING THE EAST 133 FEET THEREOF) IN COOK COUNTY, ILLINOIS.

FOR INFORMATION ONLY: 19-22-110-036

6450 SOUTH KNOX AVENUE, CHICAGO IL 60629

PLEASE NOTE: THE PROPERTY ADDRESS AND ZIP CODE ARE PROVIDED FOR CONVENIENCE ONLY AND ARE NOT INSURED.

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