SUBORDINA COPY

AGREEMENT

#### PREPARED BY AND MAIL TO:

Bank of America ASAP Resolution Dept P.O. Box 9000 475 Crosspoint Pkwy Getzville, NY 14068 Acct #: 6631263990



Doc#: 0708660028 Fee: \$32.00 Eugene "Gene" Moore RHSP Fee: \$10.00 Cook County Recorder of Deeds
Date: 03/27/2007 08:49 AM Pg: 1 of 5

Property of Cook County Clerk's Office

#0 8/80-20ti

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# A07-03/3

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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 #: 6631263990



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

This Real Estate Subordination Agreement ("Agreement") is executed as of March 12, 2007, by Bank of America, N.A., having an address of 4/5 Crosspoint Parkway, Getzville, New York 14068 ("Subordinator"), in favor of 1st Advandtage Mortgage, LLC, ("Junio. Lien Holder"), having an address for notice purposes of 2205 East Empire Street, Suite B, Bloomington, IL 61704

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 March 7, 2006, executed by Manuel C. Solis and Noemi M. Solis and which is recorded in Volume/Book n/a, Page n/a, and if applicable, Document Number 0607445038, 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 recrests 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, ling of credit or other financial accommodation to Manuel C. Solis and Noemi M. Solis (jointly and severally, "Borrowge"), 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 proposition provision note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of 1st Advandtage Mortgage, LLC in the maximum principal face amount of \$417,000.00 (the "Principal Amoun.") (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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This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder 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 v	vitness signatures required in CT, FL, GA, SC and TN
Marche Wyrow	312101
By: Jacqueline)M. Panaro	Date 1
Title: Assistant Vice President	
0,	
70	WITNESS SIGNATURE
C/X	
	TYPED OR WRITTEN NAME
Ox	
	WITNESS SIGNATURE
Corporate Acknowledgment:	TYPED OR WRITTEN NAME
Corporate Acknowledgment:	
State of New York }	
} SS.:	
County of Erie }	OUDZ,
On the day of March in the year 2007, before me, the undersigned a notary public in and for said State,	
personally appeared Jacqueline M. Panaro Assistant Vice President 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 capecity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed	
the instrument	
Notory Public - State of I aw York	
Re N. 015 4317 207	
Notary Fublic	Obation of in Niagara County  (Commission Expires Dec. 31, 2010)
	Commission Expires Dec. 31, 2010

(Do not write below this line. This space is reserved for recording.)

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)

00-12-3421NSBW 02-2005

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# **UNOFFICIAL CC**

Pacific Northwest Title Insurance Company, Inc.

Commitment Number: A07-0313

### SCHEDULE C PROPERTY DESCRIPTION

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

LOT 32 IN BLOCK 2 IN IRA BROWN'S ADDITION TO NORWOOD PARK, A RESUBDIVISION OF BLOCKS 2. 3 AND 4 IN JOHN M. WAITE'S SUBDIVISION OF THE WEST 511.65 FEET NORTH OF RAND ROAD OF SECTION 6, TO VINSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN AND THE WEST 511.65 FEET OF THE SOUTH 986 FEET OF SECTION 31, TOWNSHIP 41 NORTH, RANGE 13, EAST The Cook County Clark's Office OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN #: 10-31-313-046-0000