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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 #: 0019322858



Doc#: 0720705257 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/26/2007 04:10 PM Pg: 1 of 3

Bank of America



2022
131946
Box
441

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

This Real Estate Subordination Agreement ("Agreement") is executed as of **July 13, 2007**, by Bank of America, N.A., having an address of 475 Crosspoint Parkway, Getzville, New York 14068 ("Subordinator"), in favor of **Citimortgage, Inc.**, ("Junior Lien Holder"), having an address for notice purposes of **699 Walnut, H6-W10, Des Moines, IA 50309**.

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 19, 2006**, executed by **Glen Luckjiff and Samantha Wulfsohn** and which is recorded in Volume/Book **n/a**, Page **n/a**, and if applicable, Document Number **0632131043**, 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 **Glen Luckjiff and Samantha Wulfsohn** (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 **Citimortgage, Inc.** in the maximum principal face amount of **\$ 812,000.00** (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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LOT 33 IN BOWEN AND WAITS SUBDIVISION OF BLOCK 13 IN CANAL TRUSTEES' SUBDIVISION OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 17-07-208-029-0000

CKA: 1940 WEST ERIE STREET, CHICAGO, IL, 60622

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