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

John 131946
Box
Bankof America

After recording return to: Bank of America ASAP Resolution Departm 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

Real Estate Subordination Agre.
(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 4/5 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 doot 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, "Borrow r"), 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 pro nissory 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 perior not to exceed months], including provisions for acceleration and payment of collection costs (the "Obligation"); he Junior Lien and the Obligation to contain such other terms and provisions as the Junior Lien Holder and Borrower sould 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.	
$()$ $\lambda \sim 0$	Two witness signatures required in CT, FL, GA, SC and TN
Sicologic W. Vooraco	7115/07
By: Jacqueline M. Panaro	Date 2
Title: Assistant Vice President	
	·
	WITNESS SIGNATURE
TO OF THE PERSON	TYPED OR WRITTEN NAME
Ox	WITNESS SIGNATURE
0_	TYPED OR WRITTEN NAME
Corporate Acknowledgment:	
State of New York }	
SS.:	
County of Erie }	*Ox.
On the 13 ¹ day of July in the year 2007, before me, the undersigned, a notary public in and for said State,	
personally appeared Jacqueine W. 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 (arz) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their	
	or the person on behalf of which the individual(s) acted, executed
the instrument.	
DONNA HAENTGES, REG # 01HA5088300	O- How to
Notary Public, State of New York	ary Public
Qualified in Erie County My Commission Expires Nov. 17, 2009	
	<u> </u>

(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)

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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

Property of Cook County Clark's Office