

# UNOFFICIAL COPY



Doc#: 0730905055 Fee: \$28.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/05/2007 10:34 AM Pg: 1 of 2

## SUBORDINATION AGREEMENT

Whereas, HealthCare Associates Credit Union possesses a valid and enforceable lien against the following described real property located in the County of **COOK**, State of Illinois, to wit:

SEE ATTACHMENT "A"

Tax I.D.#: 18-06-305-011-0000

commonly known as: 1415 WALNUT ST, WESTERN SPRINGS, IL 60558-1319

as evidenced by a mortgage, dated **OCTOBER 6, 2005** and filed of record in the Office of the Recorder, **COOK** County, as document no. **031335474**; and Whereas **BRADLEY KULAT AND GRETCHEN KULAT, HIS WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY**, owner(s) of the above described real property, has/have applied for a loan from **ABN AMRO MORTGAGE INC.**, its successors and / or assigns.

Whereas, **ABN AMRO MORTGAGE, INC.**, its successors and / or assigns, has indicated that it is unwilling to accept a mortgage upon the above described real property, in the amount of **\$367,000.00** as security for said loan unless HealthCare Associates Credit Union shall subordinate its lien to the lien created by said mortgage on said property. Said mortgage recorded \_\_\_\_\_ as Document no. \_\_\_\_\_

Now therefore, in consideration of the premises and as an inducement to **ABN AMRO MORTGAGE, INC.**, its successors and / or assigns, to accept said mortgage, HealthCare Associates Credit Union hereby agrees to subordinate its second lien against the above described real property to the first lien of **ABN AMRO MORTGAGE, INC.**, its successors and / or assigns, against said property, said mortgage to have the same validity, force and effect as if executed, delivered, and recorded prior to the date of execution of said mortgage.

In testimony whereof, HealthCare Associates Credit Union has caused these presents to be executed in its corporate name by its Vice President and its Loan Manager here unto affixed this 15<sup>th</sup> day of October, 2007.

HealthCare Associates Credit Union

By: Todd J. Niedermeier Its Vice President

By: Jean Morris Its Loan Manager

County of DuPage SS:

The foregoing instrument was acknowledged before me this 15<sup>th</sup> day of October, 2007, by Todd J. Niedermeier and by Jean Morris, on behalf of the corporation.

My Commission Expires: 10-08-2011

Gail Gartley  
GAIL GARTLEY - Notary

Return to: HealthCare Associates Credit Union  
1151 E Warrenville Road  
P.O. Box 3053  
Naperville IL 60566-7053



8399-907 W  
27077854

BOX 333-CTT

ORIGINAL

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## ATTACHMENT "A"

**LOT 3 IN OWNERS SUBDIVISION OF PART OF BLOCK 14 IN EAST HINSDALE, BEING A SUBDIVISION OF THE EAST ½ AND ALL OF THAT PART OF THE EAST ½ OF THE SOUTHWEST ¼ LYING NORTH OF CHICAGO, BURLINGTON AND QUINCY RAILROAD IN SECTION 6, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 26, 1923 AS DOCUMENT 8198258 IN COOK COUNTY ILLINOIS.**

Property of Cook County Clerk's Office