

Prepared By &
return to:

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Wells Fargo Home Mtg
Final Docs X9999-01M
1000 Blue Gentian Rd
Eagan MN 55121



Doc#: 0802540142 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/25/2008 12:48 PM Pg: 1 of 4

FIRST AMERICAN TITLE
ORDER# 1757356

Space above line for recording purposes.

SUBORDINATION AGREEMENT

NOTICE: This subordination agreement results in your security interest in the property becoming subject to and of lower priority than the lien of some other or later security instrument

This Agreement is made this 21st day of December 2007, by and between Wells Fargo Bank, NA (herein called "Lien Holder"), and Wells Fargo Bank, N.A., a national bank (herein called the "Lender").

RECITALS

Lien Holder is the beneficiary/mortgagee under a deed of trust/mortgage, dated July 07, 2005 executed by Krzysztof Lewandowski & Dorota Redlich-Lewandowski (the "Debtor") which was recorded in the county of Cook, State of Illinois, as Document 0518815007 on July 07, 2005 (the "Subordinated Instrument") covering real property located in Chicago, IL. in the above-named county of Cook, State of Illinois, as more particularly described in the Subordinated Instrument (the "Property").

PLEASE SEE ATTACHED EXHIBIT "A" (Legal Description)

Lender will make a loan to the Debtor secured by a deed of trust/mortgage on the Property which will be recorded (the "Lender Instrument"). The Lender Instrument will secure a promissory note/line of credit agreement in the amount of \$257,100.

Lien Holder has agreed to execute and deliver this Subordination Agreement.

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ACCORDINGLY, in consideration of the property and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Lien Holder hereby agrees with Lender as follows:

1. Regardless of any priority otherwise available to Lien Holder, the lien of the Subordinated Instrument is, shall be and shall remain fully subordinate for all purposes to the lien of the Lender Instrument, to the full extent of the sum secured by the Lender Instrument, including not only principal and interest on the principal indebtedness secured thereby but all other sums secured by the Lender Instrument, excluding non-obligatory future advances.
2. Lien Holder warrants to Lender that Lien Holder presently owns the Subordinated Instrument and indebtedness secured thereby, free and clear of all liens, security interests and encumbrances.
3. This Agreement is made under the laws of the State of Illinois. It cannot be waived or changed, except by a writing signed by the parties to be bound thereby. This Agreement is made between Lender and Lien Holder. It shall be binding upon Lien Holder and the successors and assigns of Lien Holder, and shall inure to the benefit of, and shall be enforceable by, Lender and its successors and assigns. Neither the Debtor nor any other person (except Lender, its successors and assigns), shall be entitled to rely on, have the benefit of or enforce this Agreement.

IN WITNESS WHEREOF, this Subordination Agreement is executed on the day and year first above stated.

WELLS FARGO BANK, N.A.

NOTICE: This subordination agreement contains a provision which allows the person obligated on your real property security to obtain a loan a portion of which may be expended for other purposes than improvement of the land.


By: **Ryan Pearson**

Title: **V.P. of Loan Documentation**

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STATE OF *ILLINOIS*
)
) SS.
COUNTY OF *DuPage*

The foregoing instrument was acknowledged before me this *21ST* day of *December*, 20 *07*, by _____, vice president, loan documentation of Wells Fargo Bank, N.A.

RYAN PEARSON
(bank officer name)

WITNESS my hand and official seal.

My commission expires: *11/19/11*

Cheryl Giunti

Notary Public



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EXHIBIT A - LEGAL DESCRIPTION

LOT 19 IN BLOCK 1 IN BRITTON LAND COMPANY'S RESUBDIVISION OF LOT 2 IN THE SUBDIVISION OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX ID#

13-21-101-020-0000

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