

UNOFFICIAL COPY

STEWART TITLE
2 NORTH LASALLE # 625
CHICAGO, ILLINOIS 60602
312-849-4243
FILE # _____



Doc#: 0810801086 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/17/2008 11:39 AM Pg: 1 of 3

SUBORDINATION

3
D

55759
STEWART TITLE OF ILLINOIS
2 N. LaSalle Street
Suite 625
Chicago, IL 60602
312-849-4243

ALTA COMMITMENT (6/17/06)

Order Number TM260060
Assoc File No 557597

STEWART TITLE

GUARANTY COMPANY
HEREIN CALLED THE COMPANY

COMMITMENT - LEGAL DESCRIPTION

THE SOUTH 7.50 FEET OF LOT 12 AND LOT 13 (EXCEPT THE SOUTH 2.50 FEET) IN BLOCK 1 IN FREDERICK H. BARTLETT'S SECOND ADDITION TO BARTLETT HIGHLANDS, BEING A SUBDIVISION OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

19-07-400-066
5130 S. Luther Road Ave
Chicago, IL

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

After recording returned to:
 Bank of America
 ASAP Resolution Department
 PO Box 9000
 475 Crosspoint Parkway
 Getzville, NY 14068
 Account #: 6279637273



Bank of America

STC
 557597
 212



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

This Real Estate Subordination Agreement ("Agreement") is executed as of **April 1, 2008**, by Bank of America, N.A., having an address of 475 Crosspoint Parkway, Getzville, New York 14068 ("Subordinator"), in favor of **1st Advantage Mortgage LLC**, ("Junior Lien Holder"), having an address for notice purposes of **701 E. 22nd St Suite 125; Lombard, IL 60148**.

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 **January 26, 2007**, executed by **Pablo Mariano and Vanessa DeHoyos** and which is recorded in Volume/Book N/A, Page N/A, and if applicable, Document Number **0703311020**, 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 **Pablo Mariano and Vanessa DeHoyos** (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 **1st Advantage Mortgage LLC** in the maximum principal face amount of **\$ 278,125.00** (the "Principal Amount"). **[For North Carolina only – bearing interest and payable as therein provided at the maximum rate of n/a% for a period not to exceed n/a 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.

ADD DOCUMENT # 0810801085

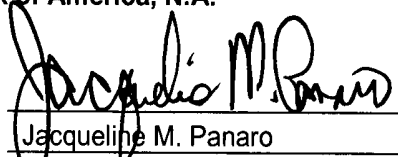
for use in AR, AZ, CO, CT, FL, GA, IA, IL, KS, KY, MD, MI, MN, MO, NC, NM, NJ, NV, NY, OK, SC, TN, TX, VA and VT)

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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 witness signatures required in CT, FL, GA, SC and TN


 By: Jacqueline M. Panaro
 Title: Assistant Vice President

April 1, 2008
 Date

WITNESS SIGNATURE

TYPED OR WRITTEN NAME

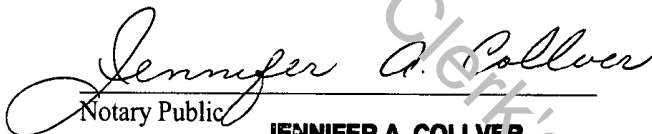
WITNESS SIGNATURE

TYPED OR WRITTEN NAME

Corporate Acknowledgment:

State of New York }
 } SS.:
 County of Erie }

On the 1 day of **April** in the year **2008**, 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 capacity(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.


 Notary Public

JENNIFER A. COLLVER
Notary Public - State of New York
No. 01CO5065592
Qualified in Wyoming County
My Commission Expires September 9, 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)