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Doc#: 0817515000 Fee: \$40.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 06/23/2008 08:23 AM Pg: 1 of 3

Recording Requested by &  
When Recorded Return To:  
US Recordings, Inc.  
2925 Country Drive Ste 201  
St. Paul, MN 55117

**Ditech.com , LLC**  
1100 Virginia Drive  
Ft. Washington, PA 19034  
Prepared by: Pat Kennard

45097333

**SUBORDINATION AGREEMENT**

**THIS SUBORDINATION AGREEMENT**, made February 28, 2008, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **Mortgage Electronic Registration Systems, Inc.**

**WITNESSETH:**

**THAT WHEREAS Louise S. Rudd and Donald L. Rudd**, residing at 1400 Oxford Road Des Plaines, IL 60018, did execute a Mortgage dated 10/18/06 to **Mortgage Electronic Registration Systems, Inc.** covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 50,000.00 dated 10/18/06 in favor of **Mortgage Electronic Registration Systems, Inc.**, which Mortgage was recorded 11/16/07 as Instrument# 0632021094.

**WHEREAS**, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 251,000.00 dated 3/14/08 in favor of **GMAC Mortgage, LLC dba ditech.com**, here in after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and

recorded 4/8/08 DocID# 08099150-15

**WHEREAS**, it is a condition precedent to obtaining said loan that Lender's mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems, Inc.** mortgage first above mentioned.

**NOW THEREFORE**, in consideration of the mutual benefits accruing to the parties hereto, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

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(1) That said mortgage securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems, Inc.** mortgage first above mentioned, including any and all advances made or to be made under the note secured by **Mortgage Electronic Registration Systems, Inc.** mortgage first above mentioned.

(2) Nothing herein contained shall affect the validity or enforceability of **Mortgage Electronic Registration Systems, Inc.** mortgage and lien except for the subordination as aforesaid.

WITNESSED BY:

**Mortgage Electronic Registration Systems, Inc.**

By: Pat Kennard  
Pat Kennard

By: Kim Johnson  
Kim Johnson

By: Pat Kennard  
Pat Kennard

By: Kim Johnson  
Kim Johnson

By: Marnessa Birckett  
Marnessa Birckett

Title: Assistant Secretary

Attest: James Callan  
James Callan

Title: Vice President



COMMONWEALTH OF PENNSYLVANIA :  
:ss  
COUNTY OF MONTGOMERY :

On 2-28-08, before me Tamika Scott, the undersigned, a Notary Public in and for said County and State, personally appeared Marnessa Birckett personally known to me (or proved to me on the basis of satisfactory evidence) to be the Assistant Secretary, and James Callan personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President of the Corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same, pursuant to its bylaws, or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Tamika Scott  
Notary Public  
Tamika Scott

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Tamika Scott, Notary Public  
Horsham Twp., Montgomery County  
My Commission Expires Nov. 27, 2010  
Member, Pennsylvania Association of Notaries

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## LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT:

THE NORTH 33.04 FEET (AS MEASURED ON THE EAST AND WEST LINES THEREOF OF LOT 1 IN RUDD-BORG WARNER SUBDIVISION OF PART OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN THE CITY OF DES PLAINES.

TAX ID #: 09-19-404-023-0000

BEING ALL AND THE SAME LANDS AND PREMISES CONVEYED TO DONALD L. RUDD AND LOUISE S. RUDD, HIS WIFE, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP BY BORG-WARNER CORPORATION IN A DEED EXECUTED 5/25/1984 AND RECORDED 6/8/1984 IN DOCUMENT NO.27120745 OF THE COOK COUNTY, ILLINOIS LAND RECORDS.

2649304VT



**U45697333-010P03**

SUBORDINATION AG

US Recordings

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