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Prepared by and when recorded

Mail to:

TCF National Bank 555 Butterfield Rd. Lombard, IL 60148



Doc#: 0902850001 Fee: \$38.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 01/28/2009 08:52 AM Pg: 1 of 2

SUBORDINATION AGREEMENT

THIS AGREEMENT made as of this 8th day of Janauary 2009 by and between TCF National Bank Illinois f/k/a/ TCF National Bank Illinois f/k/a/ TCF Bank Illinois fsb, f/k/a/ TCF Bank Savings fsb, f/k/a/ TCF Banking and Savings F.A., f/k/a Twin City Federal Savings and Loan Association and Wells Fargo Home Mortgage, its successors and/or assigns.

WHEREAS, Ari L. Studnitzer and Staci S. Studnitzer, executed and delivered to Lienholder a mortgage File of record on January 8, 2009 in the amount of \$ 131,939.00 with the County Recorder of Cock County, Illinois as Document No. 0900831045, covering the following described property located in said County and State (the "Property"):

Lot 19 in Timber Hills Estates in Section 10, Township 42 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

PIN # 04-10-201-061-0000

ADDRESS:

1216 Jeffrey Court Northbrook, IL 60062

-OUNTY C/G WHEREAS, Ari L. Studnitzer and Staci S. Studnitzer, executed 2.1d delivered to Wells Fargo Home Mortgage, its successors and/or assigns, a mortgage on the above described Property dated 10th day of Jun. 2009 filed of record on the County Recorders of Cook County, Illinois No. 0902850000, and in the amount of \$417,000. DTO

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FORT DEARBORN LAND TITLE, LLC

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SUBORDINATION -2-

WHEREAS, it is the intention of the parties hereto, and the purpose of the Agreement, to make the aforesaid mortgage to Wells Fargo Home Mortgage, its successors and/or assigns, all respects senior, prior and superior to the aforesaid mortgage to Lien-holder.

NOW THEREFORE, for good and valuable consideration, and in order to induce Wells Fargo Home Mortgage, its successors and/or assigns, to advance funds upon its mortgage, Lien-holder does hereby subordinate the lien of its' mortgage to the lien of Wells Fargo Home Mortgage, its successors and/or assigns', mortgage, and all extensions, modifications and renewals thereof and all advances and future advances thereunder, pot vithstanding that the Lien-holder's mortgage was executed and recorded prior to the and recordation of Wells Fargo Home Mortgage, its successors and/or assigns', mortgage and agree that all rights, title, lien and interest acquired by Wells Fargo Home Mortgage, its successors and/or assigns, either by foreclosure proceeds or otherwise, under its mortgage, shall be prior and superior to any and all rights, title, lien and interest heretofore or hereafter acquired by Lien-holder under Lien-holder's mortgage.

IN TESTIMONY WHEREOF, Lien-holder has caused these presents to be executed the day and year first above written.

Lien holder:

Joseph W. Gar 1a

Vice President

Denise Renault

Bank Officer

STATE OF ILLINOIS

) SS.

COUNTY OF

The Foregoing instrument was acknowledged before me this 8th day of January 2009, by Joseph W. Garcia and Denise Renault, Bank Officer.

Kesa Daydur Notary Public "OFFICIAL SEAL"

ILYA DAVYDOV

Notary Public, State of Illinois

My Commission Expires 8-31-2010