



Prepared by and when recorded
Mail to: TCF National Bank
555 Butterfield Rd.
Lombard, IL 60148

Doc#: 0905746055 Fee: \$58.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/26/2009 09:27 AM Pg: 1 of 2

SUBORDINATION AGREEMENT

THIS AGREEMENT made as of this 16th day of January 2009 by and between TCF National Bank 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 Mortgage Direct, Inc., its successors and/or assigns.

WHEREAS, Robert Vrshek and Efi Kapsimalis, executed and delivered to Lien-holder a mortgage Filed of record on July 17, 2007 in the amount of \$155,500.00 with the County Recorder of Cook County, Illinois as Document No. 0719841115, covering the following described property located in said County and State (the "Property"):

LOT 4 (EXCEPT THE NORTH 30 FEET THEREOF) AND ALL OF LOTS 5 TO LOT 11 INCLUSIVE IN BLOCK 8 IN HANSBROUGH AND HESS' SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH THAT PART OF BLOOMINGDALE AVENUE LYING SOUTH AND ADJOINING AFORESAID LOT 11 IN BLOCK 8 IN HANSBROUGH AND HESS' SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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PIN # 13-36-315-047

PRO TITLE GROUP, INC
15W060 N. FRONTAGE ROAD
BURR RIDGE, IL 60527

ADDRESS: 1838 N. California Ave
Chicago, IL 60647

WHEREAS, Robert Vrshek and Efi Kapsimalis, executed and delivered to Mortgage Direct, Inc., its successors and/or assigns, a mortgage on the above described Property dated 24th day of January 2009 filed of record on _____ with the County Recorders of Cook County, Illinois as Document No. _____, and in the amount of \$417,000.00

90/068-cook

PRO TITLE GROUP, INC

Clerk's Office

UNOFFICIAL COPY

SUBORDINATION

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WHEREAS, it is the intention of the parties hereto, and the purpose of the Agreement, to make the aforesaid mortgage to Mortgage Direct, Inc., 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 Mortgage Direct, Inc., 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 Mortgage Direct, Inc., its successors and/or assigns', mortgage, and all extensions, modifications and renewals thereof and all advances and future advances thereunder, notwithstanding that the Lien-holder's mortgage was executed and recorded prior to the and recordation of Mortgage Direct, Inc., its successors and/or assigns', mortgage and agree that all rights, title, lien and interest acquired by Mortgage Direct, Inc., 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. Garcia

Joseph W. Garcia
Vice President

Denise Renault

Denise Renault
Bank Officer

STATE OF ILLINOIS

) SS.

COUNTY OF

The Foregoing instrument was acknowledged before me this 16th day of January 2009, by Joseph W. Garcia, Vice President and Denise Renault, Bank Officer.

Ilya Davydov
Notary Public

