

# UNOFFICIAL COPY



Doc#: 0918033027 Fee: \$66.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 06/29/2009 09:00 AM Pg: 1 of 4

## SUBORDINATION AGREEMENT

This **Subordination Agreement** made as of the 6<sup>th</sup> day of February, 2009, by Patelco Credit Union, having an address of 5499 Sunrise Blvd. 2<sup>nd</sup> Floor Citrus Heights, CA 95610 ("Subordinator"), and Chicago Financial Services Inc., a corporation organized and existing under the laws of the State of Illinois with its principal place of business at 215 West Superior 7<sup>th</sup> Floor, Chicago IL 60654 ("Lender").

### RECITALS:

- A. Randall Niemiec, of 1013 Forest Road, La Grange Park, Cook County, Illinois ("Borrower"), has applied to Lender for a loan to be made to Borrower and to be evidenced by a promissory note secured by a mortgage covering certain real property.
- B. The real property offered by Borrower as security to Lender is currently subject to the prior lien of the mortgage described below.
- C. Lender will make such loan to Borrower only on the condition precedent that such mortgage be subordinated to the lien of the mortgage described below to be given by Borrower to Lender.

In consideration of the matters described above, and of the mutual benefits and obligations set forth in this **agreement**, the parties agree as follows:

### SUBORDINATION OF EXISTING MORTGAGE

The mortgage to be subordinated covers real property described as:

LOT 18 IN BLOCK 12 IN LA GRANGE PARK HOMESITES, A SUBDIVISION OF THE NORTHWEST ¼ OF THE NORTHEAST ¼ AND THAT PART OF THE NORTHEAST ¼ OF THE NORTHWEST ¼, LYING EAST OF THE CENTER LINE OF 5<sup>TH</sup> AVENUE, IN SECTION 33, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

and made on the 5<sup>th</sup> day of October, 2006 between Randy K. Niemiec and Wendy C. Niemiec to Patelco Credit Union, and filed or recorded on October 26, 2006, as Document No. 0629349084 of the records of the County of Cook, State of Illinois, shall be and the same is now subordinated and made subject and subsequent to the lien of that certain mortgage covering the real property referenced above, dated \_\_\_\_\_, between Randall Niemiec and Chicago Financial Services, and filed or recorded on the \_\_\_\_\_ day of \_\_\_\_\_, as Document No. \_\_\_\_\_, of the records of the County of Cook, State of Illinois.

The undersigned Subordinator has executed this **agreement** at \_\_\_\_\_ [designate location], on the date first appearing above.

**BOX 334 CTI**

8464353-PII-208a-CTI

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D

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SUBORDINATOR

By: *[Signature]*

Its: ML Mac

By: \_\_\_\_\_

Its: \_\_\_\_\_

State of \_\_\_\_\_ )

) SS:

County of \_\_\_\_\_ )

This instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_, for and on behalf of

\_\_\_\_\_.

\_\_\_\_\_

Notary Public

My commission expires \_\_\_\_\_:

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## CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Sacramento }

On February 4 '09 before me, Karoline Rudey  
Date Here Insert Name and Title of the Officer

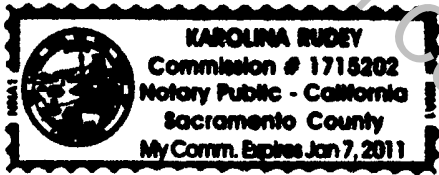
personally appeared E Costello  
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Karoline Rudey  
Signature of Notary Public



Place Notary Seal Above

### OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

#### Description of Attached Document

Title or Type of Document: \_\_\_\_\_

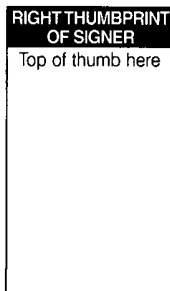
Document Date: \_\_\_\_\_ Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_

#### Capacity(ies) Claimed by Signer(s)

Signer's Name: \_\_\_\_\_

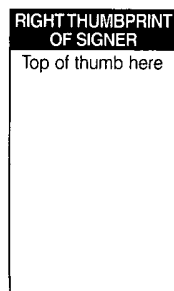
- Individual
- Corporate Officer — Title(s): \_\_\_\_\_
- Partner —  Limited  General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: \_\_\_\_\_



Signer Is Representing: \_\_\_\_\_

Signer's Name: \_\_\_\_\_

- Individual
- Corporate Officer — Title(s): \_\_\_\_\_
- Partner —  Limited  General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: \_\_\_\_\_



Signer Is Representing: \_\_\_\_\_

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STREET ADDRESS: 1013 FOREST ROAD  
CITY: LA GRANGE PARK COUNTY: COOK  
TAX NUMBER: 15-33-203-011-0000

LEGAL DESCRIPTION:

LOT 18 IN BLOCK 12 IN LA GRANGE PARK HOMESITES, A SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 AND THAT PART OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4, LYING EAST OF THE CENTER LINE OF 5TH AVENUE, IN SECTION 33, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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