

# UNOFFICIAL COPY

Prepared by and return to:  
Citizens First National Bank  
606 S. Main Street  
Princeton, IL 61356



Doc#: 0921235053 Fee: \$38.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/31/2009 10:42 AM Pg: 1 of 2

## BOX 441

152706

### SUBORDINATION AGREEMENT

This Subordination Agreement is executed this 3<sup>rd</sup>. day of JULY, 2009, by Citizens First National Bank, Princeton, Illinois, a National Banking Association, hereinafter referred to as "the Bank".

WHEREAS, the bank is mortgagee on one mortgage covering the following described real estate, to-wit:

LOT 12 IN MARY F. BIELBY'S EDGEWOOD ACRES, BEING A SUBDIVISION OF THE EAST 466 FEET AND THE SOUTH 466 FEET OF THE NORTHWEST ¼ OF THE NORTHWEST ¼ OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 9, 1953 AS DOCUMENT 15639417, IN COOK COUNTY, ILLINOIS.

which mortgage secures a note running to the Bank, and which mortgage is more particularly described as follows:

Mortgage dated 05/15/2007 AND RECORDED 06/28/2007, as Document No. 0717947057, executed by CHRISTINE ZERKEL, to secure a note in the amount of \$20,000.00 and such other sums as provided therein;

And

WHEREAS, the Bank has agreed to subordinate the lien against said real estate created by said Mortgage to the lien created by a new mortgage running to WELLS FARGO HOME MORTGAGE.

NOW, THEREFORE, for and in consideration of \$1.00 and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the undersigned, the Bank agrees to, and does hereby, subordinate the lien against the above described real estate created by the above described mortgage to the lien created by a mortgage running from CHRISTINE ZERKEL, DIVORCED AND NOT SINCE REMARRIED, to WELLS FARGO HOME MORTGAGE, and recorded in the office of the COOK County, as

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Document No. 0920405278, securing a promissory note in the principal amount of \$110,186.00.

The Bank does hereby acknowledge and agree that by virtue of this Subordination Agreement, the lien against said real estate created by said mortgage dated 5/15/2007 AND RECORDED 6/28/2007, is now subordinate to and inferior to the lien created by said mortgage dated July 10, 2007, running to WELLS FARGO HOME MORTGAGE, as if said mortgage had been executed and recorded prior to the execution and recordation of the said mortgage.

Executed at PRINCETON, Illinois, the date and year first above written.

CITIZENS FIRST NATIONAL BANK  
(A National Banking Association)

By: *[Signature]*  
MICHAEL G. MOORE  
VICE PRESIDENT/RETAIL CREDIT  
SERVICES MANAGER

Attest: *[Signature]*  
KATHY L. PULLAM  
VICE PRESIDENT/CONSUMER  
BANKING OPERATIONS

STATE OF ILLINOIS    )  
                                  ) SS  
COUNTY OF BUREAU    )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that MICHAEL G. MOORE and KATHY L. PULLAM to me personally known as the VICE PRESIDENT/RETAIL CREDIT SERVICES MANAGER and VICE PRESIDENT/CONSUMER BANKING OPERATIONS of Citizens First National Bank and also known to me as the persons whose names are affixed to the foregoing instrument, appeared before me this day in person and acknowledged, by signing, sealing and delivering the said instrument as the free and voluntary act of said Citizens First National Bank for the consideration and purposes therein set forth, and that they were duly authorized to execute the same by the Board of Directors of said association.

Given under my hand and notarial seal, this 3<sup>RD</sup>. day of JULY, 2009.

*[Signature]*  
Notary Public

