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Doc#: 0922248020 Fee: \$42.00 Fugene "Gene" Moore BHSP Lee:\$10.00

Cook County Recorder of Deeds Date: 08/10/2009 08:43 AM Pg: 1 of 4

This instrument was prepared by: Bank of America, NA 900 W. Trade Street, 3rd floor Charlotte, NC 28253 After recording return to:
Bank of America Collateral Tracking
9000 Southside Boulevard, Bldg 700
Jacksonville, FL 32256
Account #: 6861100708

Real Estate Subordination Agreement (Bank of America to Bank of America)

This Real Estate Subordination Agreement ("Agreement") is executed as of 07/17/2009, by Bank of America, N.A., having an address of 900 W. Trade St, 3rd Floor, Charlotte, NC 28255

("Subordinator"), in favor of Bank of America, N.A., having an addless for notice purposes of Bank of America
4161 Piedmont Parkway
Greensboro, NC 27410

Whereas, Subordinator is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust, deed to secure debt or mortgage) dated 32/16/2008, executed by Shanti K. Kolli and Namratha Alapati

and which is recorded in Volume/Book -, Page -, and if applicable, Document Number 0615 (4)084, of the land records of Cook County, IL, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"); and

Whereas, Bank of America has been requested to make a loan, line of credit or other financial accommodation to Shanti K. Kolli and Namratha Alapati (jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (the "Junior Lien"), covering without limitation, the Property and securing the

(for use in AR, CO, CT, FL, GA, IA, IL, KS, KY, MD, MI, MN, MO, NC, NM, NJ, NY, OK, SC, TN, TX, and VT)

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indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of Bank of America in the maximum principal face amount of \$ 377,753.00 (the "Principal Amount") [For North Carolina only – bearing interest and payable as therein provided at the maximum rate of % for a period not to exceed months], including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Bank of America and Borrower shall determine; and

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Bank of America's Junior lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Bank of America's Junior Lien only to the extent of the Principal Amount of the Obligation and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of incurance premiums, taxes, costs of collection, protection of the value of the property or Bank of America's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally supordinate, to the Junior Lien and the rights of Bank of America regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Bank of America and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

Bank of America N.A.		
	Muy By Charles sign	gnatures required in CT, FL, GA, SC and TN
By:	Sherry Brumley Assistant Vice President	
-		ss Signature
		a Hill
	Type	d or Printed Name,
	Witn	ess Signature
	Danie	elle Gittens
	Туре	d or Printed Name
Bank of America Acknowledgment:		MARIE M. DELLA-POSTA
State/Commonwealth/District of North Carolina		NOTARY PUBLIC Mecklenburg County, North Carolir a
County/City of Mecklenburg		My Commission Expires March 10, 2014
On this the 17th day of July, 2009, before me, Marie M. Della-Posta the undersigned officer, personally appeared Sherry Brumley, who acknowledged him/herself to be the Assistant Vice President of Bank of America, N.A., and that (s)he, as such Assistant Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as Assistant Vice President. In witness whereof I hereunto set my hand and official seal.		
Witness to Acknowledgment (South Carolina Only) Signature of Person Taking Acknowledgment		

(for use in AR, CO, CT, FL, GA, IA, IL, KS, KY, MD, MI, MN, MO, NC, NM, NJ, NY, OK, SC, TN,

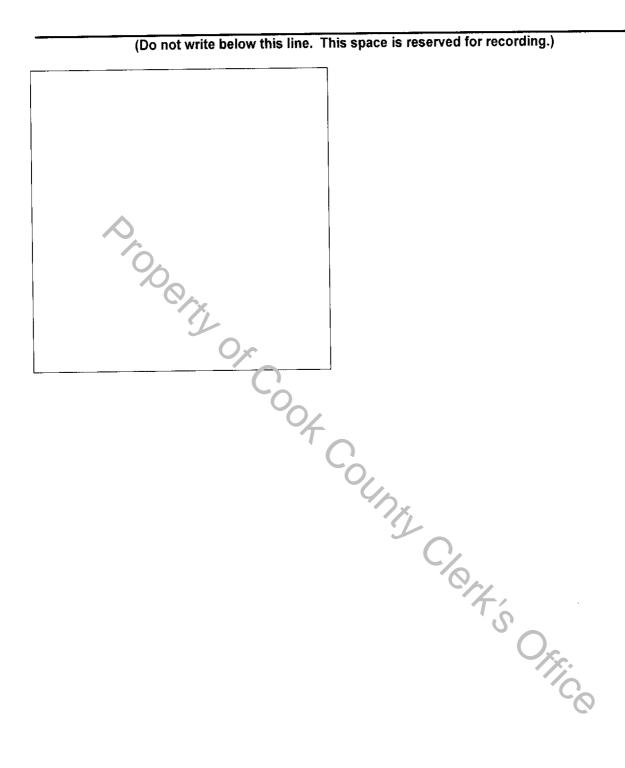
Commission Expiration Date: 03/10/14

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TX, and VT)

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Exhibit A - Attached Legal Description

For property situated in the of, County of Cook, State of IL,

PARCEL 1:LOT 29 IN HILLDALE GREEN, BEING A SUBDIVISION OF PART OF SECTION 8, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 24, 1994 AS DOCUMENT NUMBER 94906285 AND CERTIFICATE OF CORRECTIONS RECORDED AS DOCUMENT NUMBERS 04009475, 95066242 AND 95095271, IN COOK COUNTY, ILLINOIS. PARCEI 2:NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS SHOWN ON THE PLAT OF SUBDIVISION OF HILLDALE GREEN, AFORESAID.

Tax ID: 07-08-200-041-0000

Della 1.

Othory

Clarks

Okking More commonly known as: 1.00 Della Drive, Hoffman Estates, IL 60169

IL-100747-CLTI