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Doc#: 0925219000 Fee: \$44.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/09/2009 08:49 AM Pg: 1 of 4

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

After Recording Mail To:

NationalLink
4000 Industrial Blvd
Aliquippa, PA 15001
Order #

205122

Property of Cook County Clerk's Office

SUBORDINATION
DOCUMENT TITLE

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SUBORDINATION AGREEMENT (MORTGAGE)

This Subordination Agreement ("Agreement") is entered into by National City Bank, for itself and/or its successors and assigns (or, National City Bank, for itself and/or its successors and assigns, as successor in interest to National City Bank, successor by merger to MidAmerica Bank FSB) ("Subordinating Mortgagee"), and NATIONAL CITY ("New Lender") on August 14, 2009.

RECITALS

WHEREAS, JANUSZ RADWANSKI AND HALINA RADWANSKI HUSBAND AND WIFE ("Borrower") executed a certain mortgage dated 5/12/2004, in favor of National City Bank or its predecessor-in-interest identified above, which mortgage was duly recorded on 5/25/2004, as Instrument No. 0414629219, in the COOK County Recorder's Office, State of Illinois ("Existing Mortgage"), with respect to the property ("Property"), described in Exhibit A (attached hereto and incorporated herein), the address and permanent parcel number for which are:

**6442 W DAKIN ST, CHICAGO, IL 60634
13-19-203-020-0000**

WHEREAS, the New Lender desires to make a loan in the amount of \$159,000.00 (the "New Loan") to be secured by a mortgage on the Property (the "New Mortgage"), which New Mortgage is dated 8/11/09.

WHEREAS, in order to make the New Loan, New Lender has requested subordination of the lien of the Existing Mortgage to the lien of the New Mortgage, and Subordinating Mortgagee is hereby willing to subordinate the lien of the Existing Mortgage to the lien of the New Mortgage, to the extent of the New Loan, on the terms and conditions set forth below.

NOW THEREFORE, in consideration of these premises, Subordinating Mortgagee and New Lender agree as follows:

1. The lien of the Existing Mortgage is hereby subordinated and postponed in priority to the lien of the New Mortgage, in the same manner and with like effect as though the New Mortgage had been executed, delivered and recorded prior to the execution, delivery and recordation of the Existing Mortgage. Notwithstanding the foregoing, the subordination, as described herein, does not extend to (i) any future advance clause contained in the New Mortgage; (ii) any future advance of funds to Borrower by New Lender except for advances under the New Mortgage for foreclosure costs and advances for taxes and insurance premiums; or (iii) any debt or obligation of Borrower to New Lender other than the New Loan.
2. The subordination, as described herein, is expressly subject to the valid creation, grant, attachment and perfection of the lien of the New Mortgage, and nothing contained herein shall be construed to alter or release indebtedness due and owing to the Subordinating Mortgagee under any obligations secured by the Existing Mortgage, and Subordinating Mortgagee specifically reserves and retains all right, title and interest that it holds pursuant to the Existing Mortgage, including, without limitation, any right to declare a default, accelerate, and exercise any remedies (including the right to foreclosure); and
3. The terms of the New Loan shall not be modified without the prior written consent of Subordinating Mortgagee. Any modification of the New Loan without the prior written consent of Subordinating Mortgagee shall render this Agreement null and void and of no further force and effect.

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NATIONAL CITY BANK

Signed and Acknowledged in the Presence of:

By: Carol Wood
Name: Carol Wood
Title: Officer

John McGonegal
John McGonegal, witness

Dop Clevenger
Dop Clevenger, witness

STATE OF OHIO

} SS

County of Cuyahoga

Before me, the undersigned, a Notary Public in and for said County and State, this 14th day of August, 2009 personally appeared Carol Wood as Officer of National City Bank and acknowledged the execution of the foregoing Agreement.

Carol M. Matejka
Notary Public: Carol M. Matejka
My Commission Expires: March 28, 2010
County Of Residence: Cuyahoga



CAROL M. MATEJKA, Notary Public
State of Ohio, Cuyahoga County
My Commission Expires Mar. 28, 2010

This instrument prepared by J McGonegal, National City Bank

Please return to:

NATIONAL CITY BANK
Lending Services
ATTN: J McGonegal
6750 Miller Road, Loc C1 7116
Brecksville OH 44141

Diaperm
Cook County Clerk's Office

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Exhibit "A" Legal Description

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS LOT 16 IN BLOCK 1 IN ANDREW DUNNINGS SUBDIVISION IN THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Tax ID: 13-19-203-020

Property of Cook County Clerk's Office

205122 - 1

Page 6 of 9

Issued At: Registered Title Insurance Agent:
NationalLink
400 Corporation Drive
Aliquippa, PA 15001