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Doc#: 0927850033 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 10/05/2009 10:53 AM Pg: 1 of 4

This instrument was prepared by:
Bank of America Subordination Unit
4161 Piedmont Parkway
Greensboro, NC 27410

After recording return to:
Bank of America Collateral Tracking
4161 Piedmont Parkway
Greensboro, NC 27410
Account #: 6895100622XXXX

Bank of America



STS09-01771
SUCCESS TITLE SERVICES, INC.
400 Skokie Blvd Ste. 380
Northbrook, IL 60062

282

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

4

This Real Estate Subordination Agreement ("Agreement") is executed as of 08/31/2009, by Bank of America, N.A. ("Subordinator") having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410

in favor of BANK OF AMERICA, N.A. ("Junior Lien Holder"), having an address for notice purposes of:
1011 WARRENVILLE RD STE 115
LISLE, IL 60532

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 08/20/2004, executed by VAL Z. EVALEN, with a property address of: 1972 SUMMERTON PL, NORTHBROOK, IL 60062

which was recorded on 8/26/2004, in Volume/Book N/A, Page N/A, and Document Number 0423904163, and if applicable, modified on , in Volume/Book N/A, Page N/A, Document Number N/A, 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, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to VAL Z. EVALEN

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(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 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, N.A. in the maximum principal face amount of \$ 417,000.00 (the "Principal Amount") **[For North Carolina only – bearing interest and payable as therein provided at the maximum rate of 5.7500% for a period not to exceed 180.00 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 Junior Lien Holder and Borrower shall determine; and

Now, Therefore for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to 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 insurance 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 subordinate, to the Junior Lien and the rights of Junior Lien Holder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

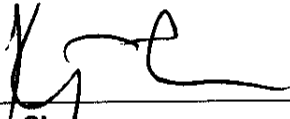
This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.


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Bank of America, N.A.

Two witness signatures required in CT, FL, GA, SC and TN


 By: Kathy Clark
 Its: Assistant Vice President

08/31/2009
 Date

 Witness Signature

Tara Grant
 Typed or Printed Name


 Witness Signature

Damon Cager
 Typed or Printed Name




Individual Acknowledgment:

State/Commonwealth/District of North Carolina
 County/City of Guilford/Greensboro

On this the Thirty-First day of August, 2009, before me, Dixie L. Pranker, the undersigned Notary Public, personally appeared Kathy Clark, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that (s)he executed the same for the purposes therein contained. In witness whereof I hereunto set my hand and official seal.




 Signature of Person Taking Acknowledgment
 Commission Expiration Date: 04/16/2011

Corporate Acknowledgment:

State/Commonwealth/District of North Carolina
 County/City of Guilford/Greensboro

On this the Thirty-First day of August, 2009, before me, Dixie L. Pranker, the undersigned Notary Public, personally appeared 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.




 Signature of Person Taking Acknowledgment
 Commission Expiration Date: 04/16/2011

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LOT 12 IN BLOCK 13 IN NORTHBROOK PARK UNIT NUMBER 2, A SUBDIVISION OF THE SOUTH 1/2 OF LOTS 1 AND 2, ALL OF LOT 7, AND THE WEST 1/2 OF LOT 8 OF THE SCHOOL'S TRUSTEE'S SUBDIVISION OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN EXCEPTING THAT PORTION DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF LOT 1 THENCE WEST ALONG THE SOUTH LINE OF LOT 1, 660.14 FEET, THENCE NORTH 230.94 FEET, THENCE EAST 660.14 FEET, TO A POINT ON THE CENTER LINE OF SHERMER AVENUE, THENCE SOUTH 230.04 FEET TO THE POINT OF BEGINNING IN COOK COUNTY, ILLINOIS.

PIN: 04-16-214-025

Property of Cook County Clerk's Office