

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 #: 6895101231XXXX

Bank of America



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

This Real Estate Subordination Agreement ("Agreement") is executed as of 10/05/2009, by Bank of America, N.A. ("Subordinator") having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410
in favor of CITIMORTGAGE, INC. ("Junior Lien Holder"), having an address for notice purposes of:
100 GALLERIA OFFICE CENTER STE 300
SOUTHFIELD, MI 48034

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 03/27/2008, executed by ISSMAIL ARRO, AYESHA A ISSAKA, with a property address of: 5725 S CAMPBELL AVE, CHICAGO, IL 60629

which was recorded on 4/15/2008, in Volume/Book N/A, Page N/A, and Document Number 0810610068, 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

Mtg DJ: 10/12/09 Rec: 10/27/09 Doc: 0930057038
Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to ISSMAIL ARRO, AYESHA A ISSAKA

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

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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 CITIMORTGAGE, INC. in the maximum principal face amount of \$ 39,300.00 (the "Principal Amount") **[For North Carolina only – bearing interest and payable as therein provided at the maximum rate of 4.7500% 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.

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

00-12-3421NSBW 02-2005

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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

10/05/2009
Date

Tara Grant
 Witness Signature

Tara Grant
 Typed or Printed Name

Damon Cager
 Witness Signature

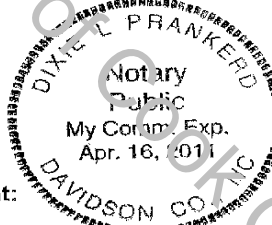
Damon Cager
 Typed or Printed Name



Individual Acknowledgment:

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

On this the Fifth day of October, 2009, before me, Dixie L. Prankerd, 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.

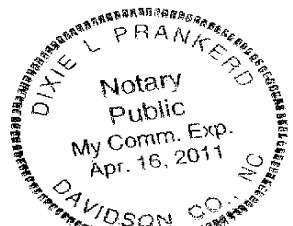


Dixie L. Prankerd
 Signature of Person Taking Acknowledgment
 Commission Expiration Date: 04/16/2011

Corporate Acknowledgment:

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

On this the Fifth day of October, 2009, before me, Dixie L. Prankerd, 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.



Dixie L. Prankerd
 Signature of Person Taking Acknowledgment
 Commission Expiration Date: 04/16/2011

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

ORDER #: 407133

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EXHIBIT A

ALL THAT PARCEL OF LAND IN COOK COUNTY, STATE OF ILLINOIS, AS MORE FULLY DESCRIBED IN DEED DOC # 94607892, ID# 19-13-218-009-0000, BEING KNOWN AND DESIGNATED AS LOT 32 IN BLOCK 2 IN COBE AND MCDINNON'S 59TH STREET AND WESTERN AVENUE SUBDIVISION OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER AND THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 13, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 19, 1912, AS DOCUMENT 5008754, IN COOK COUNTY, ILLINOIS.

BY FEE SIMPLE DEED FROM EMILY D. BROOKLEY AND MATILDA B. RUNG AS SET FORTH IN DOC # 94607892 DATED 07/11/1994 AND RECORDED 07/12/1994, COOK COUNTY RECORDS, STATE OF ILLINOIS.

EFFECTIVE FOR ALL RECORDINGS AFTER 07/01/2008

NOTE: YOUR ATTENTION IS DIRECTED TO PUBLIC ACT 95-0691 WHICH REQUIRES A CERTIFICATION OF EXEMPTION OR CERTIFICATE OF COMPLIANCE IN ORDER FOR MORTGAGES TO BE RECORDED IN COOK COUNTY. THE COOK COUNTY RECORDER WILL NOT RECORD ANY MORTGAGE, WHETHER RECORDED BY A TITLE COMPANY OR A LENDER, UNLESS THE MORTGAGE HAS A CERTIFICATE OF COMPLIANCE OR CERTIFICATE OF EXEMPTION ATTACHED THERETO.

Property of Cook County Clerk's Office