



Doc#: 0932844001 Fee: \$62.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 11/24/2009 08:06 AM Pg: 1 of 3

AFTER RECORDING, RETURN TO:  
HSBC  
CAPTURE CENTER / IMAGING  
2929 WALDEN AVE  
DELEW, NY 14043

NIL-1082152

**Return To:**  
MidPoint Title  
1835 W Chandler Blvd  
Suite 102  
Chandler, AZ 85224

CROSS REFERENCES:

Security Instrument at  
Deed Book \_\_\_\_\_, Page 0522221000  
Cross Country Mortgage, Inc  
Security Instrument at  
Deed Book \_\_\_\_\_, Page \_\_\_\_\_

**SUBORDINATION AGREEMENT**

WHEREAS the undersigned **Beneficial Illinois, Inc dba Beneficial Mortgage Co** (the "Original Lender") is the holder of a certain **Mortgage** (the "Security Instrument") executed by **Kevin Moore and Michelin Moore**, dated **August 05, 2005**, to secure a note to Original Lender in the amount of **\$40,000.00**, said instrument encumbering certain property located at **372 Oglesby Ave, Calumet City, Cook County, Illinois** ("the Property"), and being more particularly described on "Exhibit A" attached hereto; and

WHEREAS the Original Lender Security Instrument was recorded by the [Clerk of Superior Court, **Cook County, Illinois**], on **August 10, 2005**, as Instrument **0522221000**; and

WHEREAS the Property is also encumbered by that certain Security Instrument held by **Cross Country Mortgage, Inc** and its successors and assigns (the "**Cross Country Mortgage, Inc** Security Instrument"), executed by **Kevin Moore and Michelin Moore** dated 10/12/09, to secure a note to **Cross Country Mortgage, Inc** the amount not to exceed **\$127,187.00**, said instrument also encumbering the Property; and

WHEREAS the **Cross Country Mortgage, Inc** Security Instrument to be recorded by the [Clerk of Superior Court, **Cook County, Illinois**], on here with, in Deed Book \_\_\_\_\_, Page \_\_\_\_\_; and

WHEREAS Original Lender and **Cross Country Mortgage, Inc** desire to establish **Cross Country Mortgage, Inc's** position as first priority lienholder on the Property, with full security interest, and the undersigned agrees that the Original Lender Security Instrument is, shall be, and is hereby made, subject and subordinate to the **Cross Country Mortgage, Inc** Security Instrument, but, shall not be subordinate to any future advances taken under **Cross Country Mortgage, Inc** Security Instrument, except those corporate advances expressly permitted in the **Cross Country Mortgage, Inc** Security Instrument;

THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid to the undersigned, the undersigned hereby subordinates all right, title, and interest of the undersigned under the Original Lender

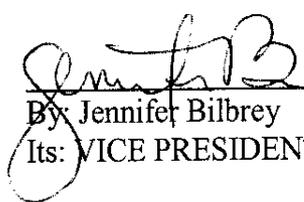
S-N  
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**UNOFFICIAL COPY**

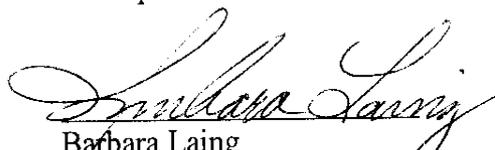
Security Instrument to the right, title, and interest of **Cross Country Mortgage, Inc** under the **Cross Country Mortgage, Inc Security Instrument**, but, shall not be subordinate to any future advances taken under the **Cross Country Mortgage, Inc Security Instrument**, except those corporate advances expressly permitted in the **Cross Country Mortgage, Inc Security Instrument**. This subordination agreement shall be binding upon the successors and assigns of the undersigned and shall operate to the benefit of the holder of the **Cross Country Mortgage, Inc Security Deed** and the successors and assigns thereof and of any purchaser at any foreclosure sale thereunder and shall apply with like force and effect to any renewal thereof.

WITNESS the hand and seal of the undersigned, this **2nd** day of **October**, 2009.

**BENEFICIAL ILLINOIS, INC DBA BENEFICIAL MORTGAGE CO**

  
By Jennifer Bilbrey  
Its: VICE PRESIDENT Administrative Services Division

Signed, sealed and delivered  
in the presence of

  
Barbara Laing  
Assistant Secretary Administrative Services Division

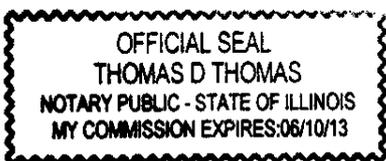
State of IL  
County of DuPage

I, Thomas D Thomas, a Notary Public in and for the State of Illinois and County of DuPage, do hereby certify that Jennifer Bilbrey personally appeared before me this day and acknowledged that she is the Vice President of **Beneficial Illinois, Inc dba Beneficial Mortgage Co**, a Corporation, and that she as Vice President, being authorized to do so, executed the foregoing on behalf of the Corporation.  
Witness my hand and notarial seal, this the **2nd** day of **October**, 2009.

  
Notary Public

My commission expires:

Seal:



# UNOFFICIAL COPY

NETCO

NETCO File Number: NIL-1082152

Borrower Last Name: Moore

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**Exhibit A  
Legal Description**

**Lot 1 in Block 3 in Sibley Boulevard Addition to Calumet City, a Subdivision of the East 1/2 of the Southwest 1/4 of the Northwest 1/4 in Section 12, Township 36 North, Range 14, East of the Third Principal Meridian, In Cook County, Illinois.**

**Commonly known as: 372 Oglesby Avenue, Calumet City, IL 60409**

**Parcel Number: 29-12-218-016-0000**