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Doc#: 0932849007 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/24/2009 10:49 AM Pg: 1 of 3

AM 9080238

This instrument was prepared by:
Bank of America, NA
900 W. Trade Street, 3rd floor
Charlotte, NC 28255

After recording return to:
Bank of America Collateral Tracking
9000 Southside Boulevard, Bldg 700
Jacksonville, FL 32256
Account #: 16724

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

This Real Estate Subordination Agreement ("Agreement") is executed as of 11/09/2009, by Bank of America, N.A., having an address of 900 W. Trade St, 4th Floor, Charlotte, NC 28255

("Subordinator"), in favor of Bank of America, N.A., having an address 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 04/23/2007, executed by Adam Tofilo and Marta Zdanowicz

and which is recorded in Volume/Book _____, Page -, and if applicable, Document Number 0715502020, 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 Adam Tofilo and Marta Zdanowicz (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

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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 \$ 275,500.00 (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 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 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.

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

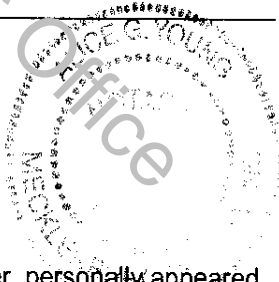
By: Robert Fox
Its: Assistant Vice President

11/09/09
Date
Donna Hill
Witness Signature
Donna Hill
Typed or Printed Name
Danielle Gittens
Witness Signature
Danielle Gittens
Typed or Printed Name

Bank of America Acknowledgment:

State/Commonwealth/District of North Carolina
County/City of Mecklenburg

On this the 9th day of November, before me, Alice G. Young the undersigned officer, personally appeared Robert Fox, who acknowledged him/herself to be the Assistant Vice President of Bank of America, N.A., and that (s)he, as such Assistnat 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 Assistnat Vice President. In witness whereof I hereunto set my hand and official seal.



Witness to Acknowledgment (South Carolina Only)

Alice G. Young
Signature of Person Taking Acknowledgment

Commission Expiration Date: 08/11/2011

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ACQUEST TITLE SERVICES, LLC

2700 West Higgins Road, Suite 110, Hoffman Estates, IL, 60169

AS AGENT FOR

Ticor Title Insurance Company

Commitment Number: 2009080238

SCHEDULE C PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

Lot 151 in Final Plat of Subdivision, Amber Grove Unit 5, recorded as Document No. 93892133, being a Subdivision of that part of the Southwest 1/4 of Section 28, Township 41 North, Range 9, East of the Third Principal Meridian, in Cook County, Illinois.

PIN: 06-28-314-029

FOR INFORMATION PURPOSES ONLY:
THE SUBJECT LAND IS COMMONLY KNOWN AS:
404 Spaulding Road
Bartlett, IL 60103

Property of Cook County Clerk's Office