

# UNOFFICIAL COPY



Doc#: 0935205084 Fee: \$38.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/18/2009 11:54 AM Pg: 1 of 2

After Recording Return To:

Ridgestone Bank  
13925 W. North Ave.  
Brookfield, WI 53005  
Attn: Loan Operations

[Space Above This Line For Recording Data]

8480319

PK 393

## Subordination Agreement (Refinance Mortgage)

Date: 12/10/09

Property (the legal description of the Property under the Junior Mortgage):

Lot 97, 98 and 99 (Except the South 15 feet of Lot 99) in George F. Koester and Company's Second Addition to Sauganash A Subdivision in Caldwell's Reserve in Township 40 North, Range 13 East of the Third Principal Meridian according to the plat thereof recorded March 18, 1929 as Document 9956617 in Cook County, Illinois.

PIN: 13-03-113-028

Property Address: 6222 N. Knox Ave., Chicago, IL 60646

**Subordinating Lender:** Ridgestone Bank

### Junior Mortgage

Date: September 20, 2007

Borrower: Thomas E. Laird and Jennifer D. Laird, husband and wife and Karen M. Laird

Trustee (if applicable):

Recording information: Mortgage recorded on September 28, 2007 as Doc #0727134035

**New Lender:** Bankers' Bank

### Refinance Mortgage

Date: December 10, 2009

Borrower: Thomas E. Laird and Jennifer D. Laird and Karen M. Laird

Note Secured by Refinance Mortgage:

Dated: December 10, 2009

Original principal amount: \$408,918.00

Recording information (when available):

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received and to induce the New Lender to enter into the Refinance Mortgage,

**BOX 333-CT**

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Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

Ridgestone Bank

By: Teresa Seiwert, VP  
Teresa Seiwert, Vice President

[Space Below This Line For Acknowledgement]

State of Illinois, Kan County ss:

I, MARY K RICHTER a Notary Public in and for said County and State, do hereby certify that Teresa Seiwert personally known to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the purposes and therein set forth.

Given under my hand and official seal, this 10 day of December 2009

My commission expires:

02/09/12

Mary K Richter  
Notary Public

