



1006818014

Doc#: 1006818014 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/09/2010 10:12 AM Pg: 1 of 4

This instrument was prepared by:
Bank of America
19 Research Park Ct.
St. Charles MO 63304

~~After recording return to:~~
Bank of America Collateral Tracking
9000 Southside Boulevard, Bldg 700
Jacksonville, FL 32256
Account #: 187478501

Return TO:
Urban Lending Solutions
4 Allegheny Center (11th Fl)
Pgh, PA 15215

29499

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

This Real Estate Subordination Agreement ("Agreement") is executed as of 02/16/2010, by Bank of America, N.A., having an address of 19 Research Park Ct. St. Charles MO 63304

("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 12/24/2007, executed by Countrywide Bank

and which is recorded in Volume/Book NA, Page NA, and if applicable, Document Number 0210904128, 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 Sonia Y Chapel (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

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

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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 \$ 212,400.00 (the "Principal Amount") [For North Carolina only – bearing interest and payable as therein provided at the maximum rate of NA% for a period not to exceed NA 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: Matt Hall
Its: AVP

2/16/10
Date
[Signature]
Witness Signature
Greg Soener
Typed or Printed Name
[Signature]
Witness Signature
[Signature]
Typed or Printed Name

Bank of America Acknowledgment:

State/Commonwealth/District of MO
County/City of St. Charles



MARILYN WOODS
My Commission Expires
September 3, 2011
St. Louis County
Commission #07485636

On this the 16th day of February, before me, Marilyn Woods the undersigned officer, personally appeared Matt Hall, who acknowledged him/herself to be the AVP of Bank of America, N.A., and that (s)he, as such AVP, 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 AVP. In witness whereof I hereunto set my hand and official seal.

[Signature]
Signature of Person Taking Acknowledgment

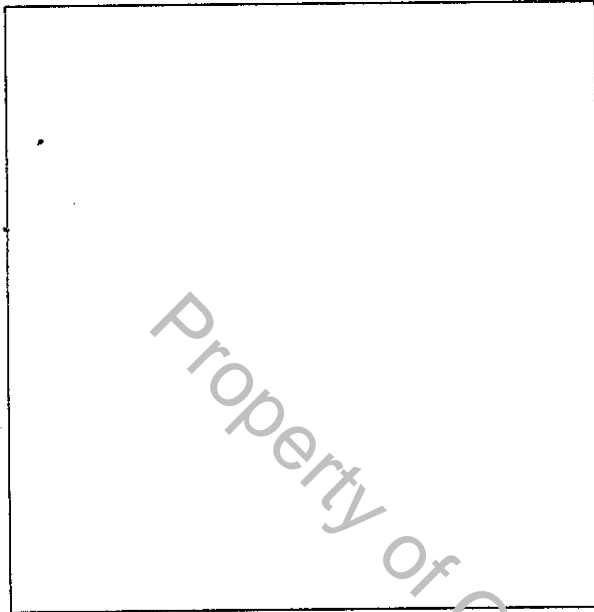
Witness to Acknowledgment (South Carolina Only)

Commission Expiration Date:

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(Do not write below this line. This space is reserved for recording.)



Property of Cook County Clerk's Office

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SCHEDULE "A"

Legal Descriptions: All that certain property situated in the county of COOK, and State of ILLINOIS, being described as follows: PARCEL 06-17-102-042-0000 and being more fully described in a deed dated 12/24/2007, and recorded 04/18/2008, among the land records of the county and state set forth above, in Doc# 0810904127.

ALL INTEREST IN THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT:

LOT 14 IN COUNTRY BROOK NORTH, A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 18 AND PART OF THE NORTHWEST 1/4 OF SECTION 17, IN TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN HANOVER TOWNSHIP, COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 30, 1991 AS DOCUMENT NUMBER 91-199804, IN COOK COUNTY, ILLINOIS.

PARCEL: 06-17-102-042-0000

BEING THE SAME PROPERTY CONVEYED TO SONIA Y. CHAPEL, MARRIED BY DEED FROM SONIA Y. CHAPEL AND ADONIS CHAPEL, WIFE AND HUSBAND RECORDED 04/18/2008 IN DOC# 0810904127, IN THE OFFICE OF THE RECORDER OF DEEDS FOR COOK, ILLINOIS.

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