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Prepared By:
PNC Bank
ATTN: Erin Frameli
6750 Miller Road, Loc BR-YB58-01-B
Brecksville, OH 44141

Doc#: 1007003011 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/11/2010 10:07 AM Pg: 1 of 4

Recording Requested by: LSI
When Recorded Mail to:
Attn: Custom Recording Solutions
2550 N. Red Hill Ave.
Santa Ana, CA 92705
800-756-3524 ext. 5011
APN#: 1812420009
CRS#: 7475761

SUBORDINATION AGREEMENT

Property of Cook County Clerk's Office

S	<u>Y</u>
P	<u>H</u>
S	<u>N</u>
M	<u>N</u>
SC	<u>Y</u>
E	<u>Y</u>
MT	<u>91</u>

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SUBORDINATION AGREEMENT (MORTGAGE)

This Subordination Agreement ("Agreement") is entered into by PNC Bank, National Association, as successor by merger to National City Bank, successor by merger to MidAmerica Bank FSB, for itself and/or its successors and assigns ("Subordinating Mortgagee"), and Wells Fargo Bank, N.A. ("New Lender") on 02/10/2010.

RECITALS

WHEREAS, LILA PLUKARSKA ("Borrower") executed a certain mortgage dated 11/03/2001, in favor of PNC Bank, National Association, as successor by merger to National City Bank, successor by merger to MidAmerica Bank FSB or its predecessor-in-interest identified above, which mortgage was duly recorded on 07/11/2003, Record No. _____ on Page _____, as Instrument No. 0319246372, in the COOK County Recorder's Office, State of IL ("Existing Mortgage"), with respect to the property ("Property"), described in Exhibit A (attached hereto and incorporated herein), the address and permanent parcel number for which are:

5330 S HUNT, SUMMIT, IL 60501
1812420009

WHEREAS, the New Lender desires to make a loan in the amount of \$112,682.00 (the "New Loan") to be secured by a mortgage on the Property (the "New Mortgage"), which New Mortgage is dated FEBRUARY 26, 2010

**not to exceed Please record concurrently with Mortgage.*

WHEREAS, in order to make the New Loan, New Lender has requested subordination of the lien of the Existing Mortgage to the lien of the New Mortgage, and Subordinating Mortgagee is hereby willing to subordinate the lien of the Existing Mortgage to the lien of the New Mortgage, to the extent of the New Loan, on the terms and conditions set forth below.

NOW THEREFORE, in consideration of these premises, Subordinating Mortgagee and New Lender agree as follows:

1. The lien of the Existing Mortgage is hereby subordinated and postponed in priority to the lien of the New Mortgage, in the same manner and with like effect as though the New Mortgage had been executed, delivered and recorded prior to the execution, delivery and recordation of the Existing Mortgage. Notwithstanding the foregoing, the subordination, as described herein, does not extend to (i) any future advance clause contained in the New Mortgage; (ii) any future advance of funds to Borrower by New Lender except for advances under the New Mortgage for foreclosure costs and advances for taxes and insurance premiums; or (iii) any debt or obligation of Borrower to New Lender other than the New Loan.

2. The subordination, as described herein, is expressly subject to the valid creation, grant, attachment and perfection of the lien of the New Mortgage, and nothing

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contained herein shall be construed to alter or release indebtedness due and owing to the Subordinating Mortgagee under any obligations secured by the Existing Mortgage, and Subordinating Mortgagee specifically reserves and retains all right, title and interest that it holds pursuant to the Existing Mortgage, including, without limitation, any right to declare a default, accelerate, and exercise any remedies (including the right to foreclosure); and

3. The terms of the New Loan shall not be modified without the prior written consent of Subordinating Mortgagee. Any modification of the New Loan without the prior written consent of Subordinating Mortgagee shall render this Agreement null and void and of no further force and effect.

PNC Bank, National Association, as successor by merger to National City Bank, successor by merger to MidAmerica Bank FSB

By: [Signature]
Name: **Linda Meyer**
Title: **Vice President**

Signed and Acknowledged in the Presence of:

[Signature]
Erin Frameli, Witness

[Signature]
Felicia Hood, Witness

STATE OF OHIO

} SS

County of Cuyahoga

Before me, the undersigned, a Notary Public in and for said County and State, this 10th February 2010 personally appeared **Linda Meyer** as **Vice President of PNC Bank, National Association, as successor by merger to National City Bank, successor by merger to MidAmerica Bank FSB** and acknowledged the execution of the foregoing Agreement.

[Signature]
Notary Public: **John McGonegal**
My Commission Expires: 6/28/2012
County Of Residence: _____



John McGonegal
Notary Public, State of Ohio
My Commission Exp. 6-28-12

This instrument prepared by **Erin Frameli, PNC Bank, National Association, as successor by merger to National City Bank, successor by merger to MidAmerica Bank FSB.**

~~Please return to:~~

PNC Bank
ATTN: Erin Frameli
6750 Miller Road, Loc BR-YB58-01-B
Brecksville OH 44141

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Order ID: 7478761
Loan No.: 0120047717

EXHIBIT A LEGAL DESCRIPTION

The following described property:

Lot 28 in Blasius E. Uremus Orchard Subdivision, being all that part lying North of the North line of Hanover Street extends of Lot 40 of County Clerks Division of Lots 3, 4 and 5 of County Clerk's division of the West 1/2 of the Southeast 1/4 of Section 12, Township 38 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

Assessor's Parcel Number: 1812420009

Property Of Cook County Clerk's Office