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Doc#: 1019356013 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/12/2010 09:46 AM Pg: 1 of 4

**Recording Requested By/Return To:**

Wells Fargo  
P.O. Box 31557  
MAC B6955-013  
Billings, MT 59107-90900

**This Instrument Prepared by:**

Wells Fargo  
P.O. Box 4149 MAC P6051-019  
Portland, OR 97208-4149  
1-800-945-3056

1004.2010 343

Parcel#: 05-28-107-006-0000

[Space Above This Line for Recording Data]

Account #: XXX-XXX-XXX9326-1998

Reference Number: 18889300738

**SUBORDINATION AGREEMENT  
LINE OF CREDIT MORTGAGE**

Effective Date: 6/16/2010

Owner(s): GEORGE C KOUTOURAS  
JENNIFER L KOUTOURAS

Current Lien Amount: \$100,000.00.

Senior Lender: U.S. Bank National Association ND

Subordinating Lender: Wells Fargo Bank, N.A.

*If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.*

Property Address: 728 CUMMINGS AVE, KENILWORTH, IL 60043

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**THIS AGREEMENT** (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

JENNIFER L KOUTOURAS AND GEORGE C KOUTOURAS, WHOA ACQUIRED TITLE AS JENNIFER KOUTOURAS AND GEORGE KOUTOURAS, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY (individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a Line Of Credit Mortgage given by the Owner, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 14th day of May, 2007, which was filed in Document ID# 0717117021 at page N/A (or as No. N/A) of the Records of the Office of the Recorder of the County of COOK, State of Illinois (the "Existing Security Instrument"). The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to GEORGE C KOUTOURAS and JENNIFER L KOUTOURAS (individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$660,000.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

**NOW, THEREFORE**, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

## A. Agreement to Subordinate

Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

## B. General Terms and Conditions

**Binding Effect** – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

**Nonwaiver** – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

**Severability** – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

## C. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, has set its hand and seal as of the Effective Date above unless otherwise indicated.

SUBORDINATION ONLY\_IL V1.0  
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**SUBORDINATING LENDER:**

Wells Fargo Bank N.A.

By [Signature]  
(Signature)

6/16/2010  
Date

Barbara Edwards  
(Printed Name)

Work Director  
(Title)

**FOR NOTARIZATION OF LENDER PERSONNEL**

STATE OF Oregon )  
 )ss.  
COUNTY OF Washington )

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 16 day of June, 10, by Barbara Edwards, as Work Director of the Subordinating Lender named above, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

[Signature] (Notary Public)



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THE EAST 50 FEET OF THE WEST 70 FEET OF LOT 12 IN MANUS INDIAN HILL SUBDIVISION NO. 3, BEING A SUBDIVISION OF THAT PART OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN LYING OF THE EAST OF THE CENTER OF CHURCH ROAD ALSO KNOWN AS COUNTY OR RIDGE ROAD, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 05-28-107-006-0000

Property Address: 728 CUMMINGS AVENUE, KENILWORTH, IL 60043

Property of Cook County Clerk's Office