

# UNOFFICIAL COPY



1032849045

After Recording Return To:

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\_\_\_\_\_

Doc#: 1032849045 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/24/2010 01:40 PM Pg: 1 of 3

9/3

FW 12011956

[Space Above This Line For Recording Data]

## Subordination Agreement

(Refinance Mortgage)

Date: 11/11/2010

Property PIN #09-26-405-003-0000; see attached legal description

Property Address: 721 Elm Street Park Ridge, IL 60068

**Subordinating Lender: Ridgestone Bank**

Junior Mortgage

Date: August 31, 2007

Borrower: Stephen Kopka and Wendy Kopka

Trustee (if applicable):

Recording information: Recorded September 19, 2007 as Document No. 0726226045

**New Lender: Wintrust Mortgage Corp**

Refinance Mortgage

Date:

Borrower: Stephen Kopka and Wendy Kopka

Note Secured by Refinance Mortgage:

Dated: ~~11/11/2010~~ 11/11/2010

Original principal amount: \$ 355,000.00

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, 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

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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 \_\_\_\_\_

[Space Below This Line For Acknowledgement]

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THE WEST HALF OF LOT 10 IN PENNY AND MEACHAMS SUBDIVISION OF BLOCK 8 (EXCEPT THE NORTH 20.56 ACRES) IN PENNY AND MEACHAMS SUBDIVISION OF THE SOUTHEAST QUARTER OF SECTION 26, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office