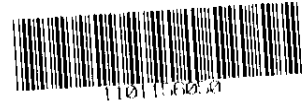


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8446006780

Doc#: 1101156050 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 01/11/2011 11:01 AM Pg: 1 of 3

## WHEN RECORDED MAIL TO:

### GMAC Mortgage , LLC

1100 Virginia Dr.  
Fort Washington, PA 19034  
Prepared by: Tamika Scott

## SUBORDINATION AGREEMENT

**THIS SUBORDINATION AGREEMENT**, made November 11, 2010, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **Mortgage Electronic Registration Systems Inc.**

### WITNESSETH:

**THAT WHEREAS** Aaron Poglayan and Andrea Poglayan, residing at 254 Bridgewood Drive Antioch IL 60002, did execute a Mortgage dated 4/25/07 to **Mortgage Electronic Registration Systems Inc** covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 35,000.00 dated 4/25/07 in favor of **Mortgage Electronic Registration Systems Inc**, which Mortgage was recorded 5/11/07 as Document No 6182838.

**WHEREAS**, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 193,252.00 dated \_\_\_\_\_ in favor of **Wells Fargo Home Mortgage**, here in after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and

**WHEREAS**, it is a condition precedent to obtaining said loan that Lender's mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems Inc** mortgage first above mentioned.

**NOW THEREFORE**, in consideration of the mutual benefits accruing to the parties hereto, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

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(1) That said mortgage securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems Inc** mortgage first above mentioned, including any and all advances made or to be made under the note secured by **Mortgage Electronic Registration Systems Inc** mortgage first above mentioned.

(2) Nothing herein contained shall affect the validity or enforceability of **Mortgage Electronic Registration Systems Inc** mortgage and lien except for the subordination as aforesaid.

WITNESSED BY

### Mortgage Electronic Registration Systems Inc

By: *Latasha Cotton*  
Latasha Cotton

By: *Patricia Karpowicz*  
Patricia Karpowicz

By: *Kim Johnson*  
Kim Johnson

Title: Vice President

By: *Latasha Cotton*  
Latasha Cotton

Attest: *Marnessa Birckett*  
Marnessa Birckett

By: *Kim Johnson*  
Kim Johnson

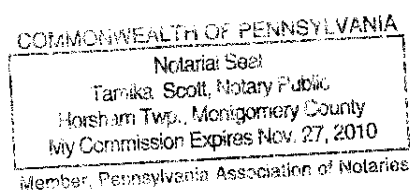
Title: Assistant Secretary



COMMONWEALTH OF PENNSYLVANIA :  
:ss  
COUNTY OF MONTGOMERY :

On 11/11/10, before me Tamika Scott, the undersigned, a Notary Public in and for said County and State, personally appeared Patricia Karpowicz personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President, and Marnessa Birckett personally known to me (or proved to me on the basis of satisfactory evidence) to be the Assistant Secretary of the Corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same, pursuant to its bylaws, or a resolution of its Board of Directors.

WITNESS my hand and official seal.  
*Tamika Scott*  
Notary Public



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FIDELITY NATIONAL TITLE INSURANCE COMPANY

Commitment Number: 1009-16167

## EXHIBIT A PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

**PARCEL 1:**

UNIT 6030-501, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN EDGEWATER WALK LAKEBLUFF CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 94065025, AS AMENDED FROM TIME TO TIME, IN THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 29, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

**PARCEL 2:**

THE EXCLUSIVE RIGHT TO THE USE OF GARAGE SPACE 21, A LIMITED COMMON ELEMENT, AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 94065025, IN COOK COUNTY, ILLINOIS

PIN: 28-29-200-021-1108

COMMONLY KNOWN AS: 6030 LAKE BLUFF DRIVE #501, TINLEY PARK, IL 60477

Property of Cook County Clerk's Office