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Doc#: 1101356029 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/13/2011 10:30 AM Pg: 1 of 4

This instrument was prepared by:
Bank of America Subordination Unit
4161 Piedmont Parkway
Greensboro, NC 27410

After recording return to:
Bank of America Collateral Tracking
4161 Piedmont Parkway
Greensboro, NC 27410
Account #: 6895100134XXXX

10110875
Bank of America



PRISM TITLE
1011 E. Touhy Ave, # 350
Des Plaines, IL 60018

Real Estate Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 12/27/2010, by Bank of America, N.A. ("Subordinator") having an address of:

4161 Piedmont Parkway
Greensboro, NC 27410

in favor of MEGASTAR FINANCIAL CORP. ("Junior Lien Holder"), having an address for notice purposes of:

1080 CHEROKEE ST
DENVER, CO 80204

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 10/02/2004, executed by EDWARD M. CAREY AND FIONA M. CAREY, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, with a property address of: 6946 W FARGO AVE, NILES, IL 60714

which was recorded on 1/24/2005, in Volume/Book N/A, Page N/A, and Document Number 0502411248, and if applicable, modified on _____, in Volume/Book _____, Page N/A, Document Number _____, 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, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to EDWARD M. AND FIONA M. CAREY, HUSBAND AND WIFE

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

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(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 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 MEGASTAR FINANCIAL CORP. in the maximum principal face amount of \$ 225,000.00 (the "Principal Amount") **[For North Carolina only – bearing interest and payable as therein provided at the maximum rate of 4.5000% for a period not to exceed 360.00 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 Junior Lien Holder and Borrower shall determine; and

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to 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 Junior Lien Holder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

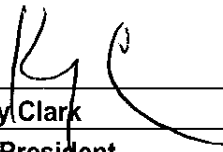
This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.


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Bank of America, N.A.

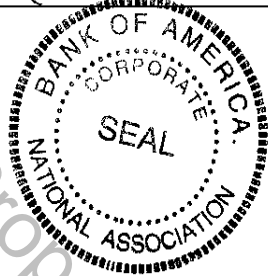
Two witness signatures required in CT, FL, GA, SC and TN


 By: Kathy Clark
 Its: Vice President

12/27/2010
 Date

 Witness Signature

Tara Grant
 Typed or Printed Name

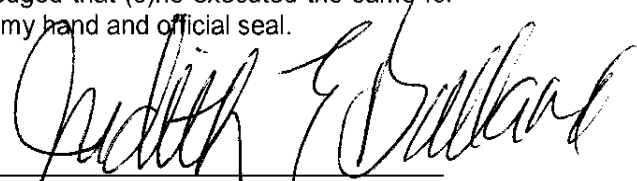

 Witness Signature
Jane Whitley
 Typed or Printed Name



Individual Acknowledgment:

State/Commonwealth/District of North Carolina
 County/City of Guilford/Greensboro

On this the Twenty-Seventh day of December, 2010, before me, Judith E. Ballard, the undersigned Notary Public, personally appeared Kathy Clark, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that (s)he executed the same for the purposes therein contained. In witness whereof I hereunto set my hand and official seal.

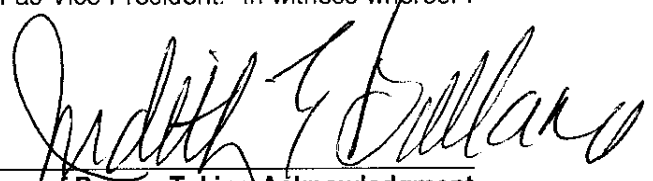


Signature of Person Taking Acknowledgment
 Commission Expiration Date: 03/24/2013

Corporate Acknowledgment:

State/Commonwealth/District of North Carolina
 County/City of Guilford/Greensboro

On this the Twenty-Seventh day of December, 2010, before me, Judith E. Ballard, the undersigned Notary Public, personally appeared the Vice President of Bank of America, N.A and that (s)he, as such Vice President, 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 Vice President. In witness whereof I hereunto set my hand and official seal.



Signature of Person Taking Acknowledgment
 Commission Expiration Date: 03/24/2013

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LOT 15 IN BLOCK 5 IN TALMAN & THIEL'S HOWARD AVENUE NILES SUBDIVISION IN THE SOUTHWEST FRACTIONAL QUARTER (1/4) OF FRACTIONAL SECTION 30, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 10-30-306-015

Property Address: 6946 W. FARGO AVENUE, NILES, IL 60714

Property of Cook County Clerk's Office