**UNOFFICIAL CO** 

Recording Requested By/Return To:

Wells Fargo Bank

Attention: CPS3

P.O. Box 31557

Roanoke, Virginia 24022

This Instrument Prepared by:

Wells Fargo Bank

Lending Solutions - VA 0343

7711 Plantation Road

Roanoke, Virgina 24019

Kirc 2nd

Recording Requested by &

When He colded Return To:

Indecomm US Recordings

2925 Cour Ly Drive

St. Paul, Miv 55117

Parcel#: 31-24-101-013

1102619038 Fee: \$44.25 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 01/26/2011 09:29 AM Pg: 1 of 4

[30 ace Above This Line for Recording Data]

(V)

Account Number: xxxx-xxxx-1000-1355

Reference Number

0725090944

SUBORDINATION AGREEMENT FOR LINE OF CREDIT

Effective Date: 12/20/2010

Owner(s): Robert Davis Jr

Andrea Davis

Current Lien Amount: \$ 74,664.00

OUNIX Clark's Senior Lender: Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans, and

Subordinating Lender: Wells Fargo Bank, N.A. as a successor in interest to Wachovia 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: 2845 Dartmouth Ln, Olympia Fields, IL 60461

SUBORDINATION ONLY/PC IL

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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.

Robert Davis Jr and Andrea Davis

(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 (the "Exist' g Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

### See Attached N/A

which document is dated the 1	day of October	, 2007, which was filed in Document ID#		
0729604065	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 secures repayment of a debt evidenced by a note or a line of credit agreement extended to				
Robert Davis Jr				
(individually and collectively "	Borrower") by the Sub	ordinating Lender.		

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$ 248,800.00 (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 Senior Lender has an existing loan in the original principal amount of \$ N/A (the "Senior Loan") to the Borrower, which was intended to be secured by a first lien mortgage on the Property. The Senior Loan is secured by a N/A executed by Borrower in favor of N/A , as beneficiary and recorded on N/A of the Records of the Office of the Recorder of the County of N/A , State of Information as Instrument No.

N/A (the "Senior Security Instrument"). Through an inadvertent error, the Junior Security Instrument was recorded prior to the Senior Security Instrument

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

N/A

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.

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**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 other wite indicated.

### SUBORDINA" ING LENDER:

Wells Fargo Bark, N.A as a successor in interest to Wachovia Bank, N.A	
	0 1 10
В	12.20.10
(Signature)	Date
Christopher L Wheeler	A Marie Contraction
(Printed Name)	,
Officer	
(Title)	
	, A
FOR NOTARIZATION OF LENDER PERSONNEL	CARTO CAR
STATE OF Virginia ) )ss.	
COUNTY OF Roanoke )	
The foregoing Subordination Agreement was acknowledged before me, a notary publi	e or other official qualified to
administer oaths this 放 day of <u>JOC</u> , by <u>Christopher L Wh</u>	
as Officer of Wells Fargo Bank, N.A Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is p	
produced satisfactory proof of his/her identity.  (Notary Public)	
Susan F. Woods	
Embosed Hereon is My Commenweelth of VA Notary Public Seal - City of Roenoke My commission expires 12/31/2011 Susan F. Weods ID # 7134638	

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### **EXHIBIT A - LEGAL DESCRIPTION**

Tax Id Number(s), 31-24-101-013-0000

Land Situated in the County of Cook in the State of IL

LOT 94 IN MAYNEGAITE SUBDIVISION UNIT NO. 2, PART OF THE NORTHWEST QUARTER OF SECTION 24, TOWNSHIP 35 NORTH, RANGE 13, CAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE (IF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON APRIL 18, 1972, AS DOCUMENT NUMBER 2513223.

Commonly known as: 2845 Dartmouth Lane, Of mpia Fields, IL 60461

Olynin Clark's Office

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