

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 #: 6895100799XXXX

**Bank of America**



**Real Estate Subordination Agreement**

This Real Estate Subordination Agreement ("Agreement") is executed as of 02/09/2011, by Bank of America, N.A. ("Subordinator") having an address of:  
4161 Piedmont Parkway  
Greensboro, NC 27410  
in favor of WELLS FARGO FUNDING ("Junior Lien Holder"), having an address for notice purposes of:  
28202 CABOT RD. STE 410  
LAGUNA NIGUEL, CA 92677

**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 03/22/2005, executed by THOMAS M. SMOLIC, ANNELIESE E. SMOLIC, with a property address of: 1905 S ASHLAND AVE, PARK RIDGE, IL 60068

which was recorded on 4/6/2005, in Volume/Book N/A, Page N/A, and Document Number 0509622255, and if applicable, modified on , in Volume/Book N/A, Page N/A, Document Number N/A, 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 THOMAS M. SMOLIC, ANNELIESE E. SMOLIC

(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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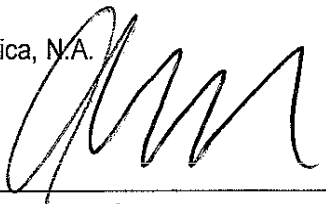
(jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (the "Junior Lien"), covering without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of WELLS FARGO FUNDING in the maximum principal face amount of \$ 261,557.00 (the "Principal Amount") **[For North Carolina only – bearing interest and payable as therein provided at the maximum rate of 4.0000% for a period not to exceed 180.00 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: Andrew Holland  
Its: Vice President


02/09/2011

Date: 

Witness Signature

Shannon Davis

Typed or Printed Name



Witness Signature

Cristie Wiley

Typed or Printed Name



### Individual Acknowledgment:

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

On this the Ninth day of February, 2011, before me, Dixie L. Pranker, the undersigned Notary Public, personally appeared Andrew Holland, 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, hereunto set my hand and official seal.





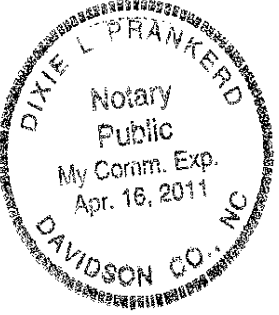
Signature of Person Taking Acknowledgment

Commission Expiration Date: 04/16/2011

### Corporate Acknowledgment:

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

On this the Ninth day of February, 2011, before me, Dixie L. Pranker, 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: 04/16/2011

(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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## **Exhibit "A"** **Legal Description**

ALL THAT PARCEL OF LAND IN CITY OF PARK RIDGE, COOK COUNTY, STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS .

LOT 15, TOGETHER WITH THE WEST 1/2 OF THE VACATED ALLEY LYING EAST OF AND ADJOINING SAID LOT 15, IN BLOCK 11 IN KINSEYS PARK RIDGE SUBDIVISION OF PART OF SECTION 1 AND SECTION 2, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED FEBRUARY 28, 1924 AS DOCUMENT 8299244, IN COOK COUNTY, ILLINOIS.

BY FEE SIMPLE DEED FROM KEITH B. JENSEN, MARRIED AND JEANINE M. JENSEN, SINGLE AS SET FORTH IN DOC # 0321126220 DATED 06/20/2003 AND RECORDED 07/30/2003, COOK COUNTY RECORDS, STATE OF ILLINOIS.

Tax ID: 12-02-407-010-0000

Property of Cook County Clerk's Office