



Doc#: 1108115053 Fee: \$58.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/22/2011 02:10 PM Pg: 1 of 2

**SUBORDINATION MODIFICATION AGREEMENT**

Subordination Agreement entered into on this 9th day of February, 2011  
, between Webster Bank, National Association ("Mortgage Holder") and  
**KWANG W. SON and PUN CHU SON**

Whereas, Mortgage Holder is the holder of a certain \$ 150,000.00 mortgage  
dated 2/7/07 and recorded in the **NILES** Land Records in  
**Document # 0704726141 ("Subordinate Mortgage")**  
of said Land Records,

Is hereby modified as follows:

The maximum credit line on your Equity Credit Line is hereby changed to  
\$ 55,000.00 from \$ 150,000.00.  
Your Home Equity Credit Line Account Agreement and Disclosure Statement dated  
2/7/07 is hereby modified so that applicable references in such  
agreement to the maximum credit line shall hereafter refer to the above changed  
credit line.

All the remaining provisions of said Mortgage and Account Agreement not  
specifically changed or modified herein are to remain in full force and effect.

Whereas **BANK OF AMERICA, NA, ISAAA, ATIMA** has or  
is about to lend Borrower \$ 218,951.00 to be secured by a first  
mortgage on property known as  
9910 N WENDY WAY, NILES, IL 60714, (hereinafter  
the "Premises"); and

Whereas, Mortgage Holder holds the Subordinate Mortgage on the Premises,  
which mortgage covers said property owned by Borrowers.

Now, therefore, in consideration of \$1.00 and other valuable consideration,  
the Mortgage Holder agrees that said Subordinate Mortgage shall be and is hereby  
made subordinate to said \$ 218,951.00 mortgage granted or to be granted by  
Lender to Borrower, as if said mortgage had been granted, delivered and recorded  
prior to said Subordinate Mortgage.

Witness

Witness

Illinois  
STATE OF CONNECTICUT )  
(ED) ) ss: CHESHIRE  
COUNTY OF COOK )  
NEW HAVEN )

Kwang W Son  
KWANG W. SON  
Pun Chu Son  
PUN CHU SON  
\* Recorded on 1-19-11  
DOC # 1101919006

The foregoing instrument was acknowledged before me this 18th day of  
February 2011, by KWANG W. SON AND PUN CHU SON

Edna Robinson  
Commissioner of the Superior Court  
Notary Public Edna Robinson

IN WITNESS WHEREOF, Mortgage Holder has caused this instrument to be  
executed this 9th day of February, 2011

Signed, Sealed and delivered  
in the presence of

Webster Bank, N.A.

By: Scott A Mecca  
SCOTT A MECCA  
ASSISTANT VICE PRESIDENT

Jonell Pendarvis

Wieslawa Radziwon

STATE OF CONNECTICUT )  
) ss: CHESHIRE  
COUNTY OF NEW HAVEN )

Personally appeared **SCOTT A MECCA**, of Webster Bank, N.A.  
duly authorized, who acknowledged before me that this instrument was  
executed for the purposes contained herein as its free act and deed.

\* Please Return To  
Webster Bank  
Consumer Lending  
609 West Johnson Ave.  
Cheshire, CT 06410  
Fax (203) 271-7524  
4704328468

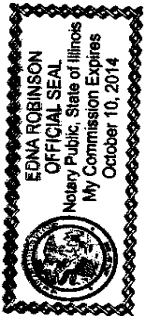
\* Prepared By:  
Laura Tullis

Wieslawa Radziwon  
Notary Public  
My Commission Expires: 1/31/12

8/09  
SUBORAGJ

RETURN TO:  
WORLDWIDE RECORDING, INC.  
9801 LEGLER RD  
LENEXA, KS 66219  
1-800-316-4682

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# UNOFFICIAL COPY

## LEGAL DESCRIPTION EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, TO WIT:

LOT 140 OF CHESTERFIELD GOLDEN ESTATES, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTH EAST 1/4 OF FRACTIONAL SECTION 11, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 14, 1961 AS DOCUMENT NUMBER 18108777, IN COOK COUNTY, ILLINOIS.

SUBJECT, HOWEVER, TO THE GENERAL TAXES FOR THE YEAR OF 2006 AND THEREAFTER, AND ALL INSTRUMENTS, COVENANTS, RESTRICTIONS, CONDITIONS, APPLICABLE ZONING LAWS, ORDINANCES, AND REGULATIONS OF RECORD.

BEING THAT PARCEL OF LAND CONVEYED TO KWANG W. SON AND PUN CHU SON, HUSBAND AND WIFE, NOT AS TENANTS IN COMMON NOR AS JOINT TENANTS BUT AS TENANTS BY THE ENTIRETY FROM GEORGE L. PETTA, JR AND JUDY PETTA, ALSO KNOWN AS JUTTA PETTA, HUSBAND AND WIFE BY THAT DEED DATED 09/19/2006 AND RECORDED 10/03/2006 IN DEED DOCUMENT NUMBER 0627610016, OF THE COOK COUNTY, ILLINOIS PUBLIC REGISTRY.