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Wells Fargo
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-90900

Doc#: 111819026 **Fee:** \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/28/2011 09:40 AM Pg: 1 of 4

This Instrument Prepared by:
Wells Fargo
P.O. Box 4149 MAC P6051-019
Portland, OR 97208-4149
1-800-945-3056

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

Parcel#: 01-24-205-009-0000

[Space Above This Line for Recording Data]

Account #: XXX-XXX-XXX6047-0001

Reference Number: 122182441539114

SUBORDINATION AGREEMENT FOR MORTGAGE

Effective Date: 10/29/2010

Owner(s): LINDA S COLUMBINI
ALBERT J COLUMBINI

Current Lien Amount: \$46,500.00.

Senior Lender: Fifth Third Bank

Subordinating Lender: Wells Fargo Bank, N.A. For MERS As Current Trustee W/ Assignment, AS ASSIGNEE OF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC WHOSE NOMINEE IS TOWNSTONE FINANCIAL INC., AN ILLINOIS CORPORATION

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: 4500 HUNTINGTON BLVD, HOFFMAN ESTATES, IL 60192

SUBORDINATION ONLY_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.

ALBERT J. COLUMBINI AND LINDA S. COLUMBINI, HUSBAND AND WIFE. (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 Mortgage (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Attached See Exhibit A

which document is dated the 22nd day of August, 2006, which was filed in Document ID# 0626848021 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 LINDA S COLUMBINI and ALBERT J COLUMBINI (individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$249,000.00 (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 exceed this amount, the Subordination Agreement is VOID.

**recorded on 12/7/2010 in Document 1034119051*
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

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.

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 otherwise indicated.

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Loan No. 411320674

Exhibit A

The following described real estate located in Cook County, Illinois:

Situated in the County of Cook and State of Illinois:

Lot 9 in Block 5 in Cipri Addition to Westbury, being a Subdivision of Part of the Northeast Quarter (1/4) of Section 24, Township 42 North, Range 9, East of the Third Principal Meridian, in Cook County, Illinois

Parcel No: 01-24-205-009-0000

Property of Cook County Clerk's Office