SUBORDINATION OF INC.

Mail to: BMO Harris Bank N.A.

3800 Golf Rd., Suite 300 P.O. Box 5036

Rolling Meadows, IL 60008

The above space is for the recorder's use only

ACCOUNT # 6100307919

PARTY OF THE FIRST PART: BMO Harris Bank N.A. is/are the owner of a mortgage/trust deed recorded October 23rd, 2008 and recorded in the Recorder's Office of Cook County in the State of ILLINOIS as document no. 0831908129 made by Carai Anne M Hermanson and Paul R Hermanson, BORROWER(S), to secure an indebtedness of ** \$132,600.00 ** and WHEREAS, Borrower(s) is/are the owner(s) of the following described Real Estate situated in the County of Cook in the State of ILLINOIS, to wit:

Legal Description: See attached legal description

Permanent Index Number(s): 24-13-200-015-0000

Property Address: 10310 S FAIRFIELD, CHICAGO, IL 60655

PARTY OF THE SECOND PART: JP MORGAN CHASE BANK, N.A., ITS SUCCESSORS AND/OR ASSIGNS AS THEIR RESPECTIVE INTERESTS MAY APPEAR has refused to make a loan to the Borrower(s) except upon the condition that the mortgage/trust deed of the Party of the First Part be subordinate to that of the Party of the Second Part.

NOW, THEREFORE, in consideration of the sum of Ten (\$10.00) Dollars in hand paid by each of the parties hereto to the other, and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged and in order to induce Party of the Second Part to make the loan to Borrowers, it is hereby mutually agreed, as follows: That Party of the First Part covenants and consents that the lien of its mortgage/trust deed shall be subject and subordinate to the lien of the Party of the Second Part dated the day of Apula Dollars in an around not to exceed in the Recorder's office of Cook County in the state of ILLINOIS as document No. 1/32226/20, reflecting and securing the loan made by Party of the Second Part to Borrower(s) in an amount not to exceed ** \$167,568.00 ** and to all renewals, extensions or replacements of said mortgage/trust deed. This Agreement shall be binding upon and shall inure to the benefit of Party of the Second Part, its successors and assigns.

DATED: October 3rd, 2011

Cindi Pawlak, Underwriter

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This instrument was prepared by: Cindi Pawlak, BMO Harris Bank N.A., Consumer Lending Center, 3800 Golf Road, Suite 300, P.O. Box 5036, Rolling Meadows, IL 60008. CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

STATE OF ILLINOIS} } SS. County of COOK}
I, Adrianna Strzyminska, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Cindi Pawlak, personally known to me to be a Underwriter, of BMO Harris Bank N.A., a corporation, and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Underwriter, he/she signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.
GIVEN Under my hand and notorial seal on October 3rd, 2011
Lei Ceg Scen Ce
Adrianna Strzyminska, Notary "OFFICIAL SEAL" ADRIANNA STRZYMINSKA NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES APRIL 05, 2016
SUBORDINATION OF LIEN
(ILLINOIS)
FROM:
O _x
TO:

Mail To: BMO Harris Bank N.A. 3800 Golf Road, Suite 300 P.O. Box 5036 Rolling Meadows, IL 60008

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LOT 3 IN BLOCK 11 IN ARTHUR DUNAS' BEVERLY HILLS MANOR SUBDIVISION OF PART OF THE NORTHEAST $\frac{1}{2}$ OF SECTION 13, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN NO.: 24-13-200-015-0000

C/K/A: 10310 S. FAIRFIELD AVE. CHICAGO, IL 60655

Property of County Clerk's Office