

# UNOFFICIAL COPY



Doc#: 1200917008 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 01/09/2012 08:37 AM Pg: 1 of 4

This instrument was prepared by:  
Bank of America Subordination Unit  
4161 Piedmont Parkway  
Greensboro, NC 27410  
*Kathy Clark*

Recording requested by: LSI  
When recorded return to :  
Custom Recording Solutions  
5 Peters Canyon Road Suite 200  
Irvine, CA 92606 *13081415*  
800-756-3524 Ext. 5011

**Bank of America**



## Real Estate Subordination Agreement

*APN 10-33-121-038-0000*

*0224107734*

*214*

This Real Estate Subordination Agreement ("Agreement") is executed as of 11/29/2011, by Bank of America, N.A. ("Subordinator") having an address of:  
4161 Piedmont Parkway  
Greensboro, NC 27410  
in favor of WELLS FARGO BANK, N.A. ("Junior Lien Holder"), having an address for notice purposes of:

**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 06/19/2010, executed by NICK S. VASELOPULOS AND ASPASIA K. VASELOPULOS, with a property address of: 6884 N DOWAGIAC AVE, CHICAGO, IL 60646

which was recorded on 7/19/2010, in Volume/Book NA, Page NA, and Document Number 1020004081, and if applicable, modified on \_\_\_\_\_, in Volume/Book NA, Page NA, Document Number NA, 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 NICK S. VASELOPULOS AND ASPASIA K. VASELOPULOS

(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)

S yes  
P 4  
S N  
M N  
SC yes  
E yes  
INT aw

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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 BANK, N.A. in the maximum principal face amount of \$ 99,268.00 (the "Principal Amount") **[For North Carolina only – bearing interest and payable as therein provided at the maximum rate of % for a period not to exceed 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

*Dated 12-30-2011*

**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.

(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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Bank of America, N.A.

Two witness signatures required in CT, FL, GA, SC and TN

By: Kathy Clark  
Its: Vice President

11/29/2011

Date

Sherry McCain  
Witness Signature

Sherry McCain

Typed or Printed Name

Anna Wilkinson  
Witness Signature

Anna Wilkinson

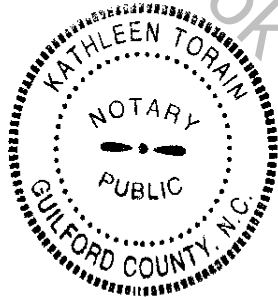
Typed or Printed Name



**Individual Acknowledgment:**

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

On this the Twenty-Ninth day of November, 2011, before me, Kathleen Torain, the undersigned Notary Public, personally appeared Kathy Clark, 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 I hereunto set my hand and official seal.



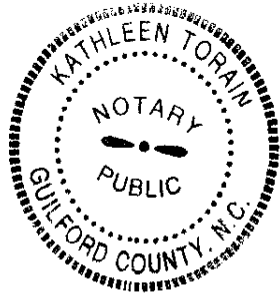
Kathleen Torain  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 10/12/2013  
Kathleen Torain

This is to certify that this instrument was prepared by a Bank of America associate.

**Corporate Acknowledgment:**

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

On this the Twenty-Ninth day of November, 2011, before me, Kathleen Torain, the undersigned Notary Public, personally appeared Kathy Clark, 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.



Kathleen Torain  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 10/12/2013  
Kathleen Torain

(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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Order ID: 13081415

Loan No.: 0334033669

## EXHIBIT A LEGAL DESCRIPTION

The following described property:

The South 16.23 feet of Lots 16 and Lot 17 (Except the South 16.32 feet thereof) in First Addition to Edgebrook estates, being a Subdivision in Fractional Sectional 33 and part of Lots 46 and 53 in Ogden and Jones Subdivision of Bronson's part of Caldwell's reserve in Township 40 and 41 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Assessor's Parcel Number: 10-33-121-038-0000

Property of Cook County Clerk's Office