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Doc#: 1201126190 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/11/2012 10:26 AM Pg: 1 of 3

COC 8863684 272 Helms

Property of Cook County Clerk's Office

SUBORDINATION AGREEMENT

Prepared by & Return to: Webster Bank, NA
609 West Johnson Ave
Cheshire, CT 06410
CH225

Borrower: RICHARD A. MAIER,
SENAIDA GUERRERO-MAIER

Property Address: 648 VIRGIL AVE , ELGIN, IL 60120

SUBCOVER
5/11

BOX 334 CT

S Y
P 3
S N
SC Y
INT 3

4704328529

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SUBORDINATION AGREEMENT

Subordination Agreement entered into on this **15th day of December, 2011**, between **FIFTH THIRD MORTGAGE ISAOA ATIMA** ("Lender") and **Webster Bank N.A. of 145 Bank Street, Waterbury, CT 06702** ("Mortgage Holder") and **RICHARD A. MAIER, and SENAIDA GUERRERO-MAIER** ("Borrowers"). Whereas, Mortgage Holder is the holder of a certain \$ **53,000.00** mortgage from borrowers dated **2/13/07** and recorded in the **ELGIN** Land Records in Book or Volume , Page or Document number **0705940020** ("Subordinate Mortgage") of said Land Records. Said mortgage is secured by property known as **648 VIRGIL AVE**, **ELGIN, IL 60120** ("The Premises")

Whereas, **FIFTH THIRD MORTGAGE ISAOA ATIMA** Lender is about to lend Borrower \$ **196,430.00** to be secured by a first mortgage on the "Premises"; and

Whereas, Mortgage Holder holds the Subordinate Mortgage on the Premises, which mortgage covers said property owned by Borrower(s).

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 \$ **196,430.00** mortgage granted or to be granted by Borrowers to Lender as if said mortgage had been granted, delivered and recorder prior to said Subordinate Mortgage.

IN WITNESS WHEREOF, Mortgage Holder has caused this instrument to be executed this **15th day of December, 2011**

Signed, Sealed and Delivered
In the presence of

Annette DaSilva

Annette DaSilva
Wieslawa Radziwon

Wieslawa Radziwon

Webster Bank, N.A.
(Mortgage Holder)
By: *[Signature]*

Lisa Silva
Assistant Vice President

STATE OF Connecticut)
) ss: Cheshire
COUNTY OF New Haven)

On the **15th** day of **December** in the year **2011** before me, the undersigned, personally appeared **Lisa Silva** personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they voluntarily executed the same in his/her/their capacity(ies), and that by his/her/their signatures(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Cheshire and state of Connecticut.

Please Return To
Webster Bank
Consumer Lending
609 West Johnson Ave.
Cheshire, CT 06410
Fax (203) 271-7524
4706051328

Wieslawa Radziwon

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

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STREET ADDRESS: 638 VIRGIL AVE.
CITY: ELGIN COUNTY: COOK
TAX NUMBER: 06-19-118-030-0000

LEGAL DESCRIPTION:

LOT 10 IN BLOCK 2 OF EAST LAWN ADDITION TO ELGIN, IN THE NORTHWEST FRACTIONAL 1/4 OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office