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Doc#: 1201849027 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee: \$10.00 Cook County Recorder of Deeds Date: 01/18/2012 12:18 PM Pg: 1 of 3

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT made the 16th day of December, 2011, between PENTAGON FEDERAL CREDIT UNION, ("Existing Mortgagee") and PENTAGON FEDERAL CREDIT UNION ("Pentagon").

WITNESSETH:

WHEREAS, the Existing Mortgagee now owns and holds the following Mortgage, Deed of Trust or Security Deed, ("Existing Security Instrument") and the bond or note secured thereby:

Deed of Trust to secure an indebtodness of \$60,000.00 made by Beth A. McCauley AKA Beth Kowalik, as dated July 1, 2005, recorded October 19, 2005 as Doc No. 0529255144 of official records, among the land records in the City of Berwyr, County of Book, and Commonwealth of Illinois, covering the premises described herein in Exhibit A(the "Premises").

WHEREAS, the present owner of the Premises is about to execute and deliver to Pentagon, a Mortgage, Deed of Trus: or Security Deed, (New Security Instrument) to secure the principal sum of \$82,495.00 and interest, covering the Premises and more fully described in said Security Instrument; and

WHEREAS, Pentagon has refused to accept the New Security Instrument from Beth Kowalik, unless the Existing Security Instrument is subordinated to the New Security Instrument.

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NOW, THEREFORE, in consideration of the Premises and to induce Pentagon to accept the New Security Instrument and also in consideration of one dollar paid to the Existing Mortgagee, the receipt of which is hereby acknowledged, the Existing Mortgagee hereby covenants and agrees with Pentagon that the Existing Security Instrument be, is and shall continue to be subject and subordinate to the New Security Instrument in the amount of \$82,495.00 about to be delivered to Pentagon, and to all advances made or which hereafter may be made thereon (including but not limited to all sums advanced for the purpose of paying brokerage commissions, consideration paid for making the loan, mortgage recording tax, documentary stamps, fees for examination of title, surveys, and any other disbursements and charges in connection therewith) to the extent of the last mentioned amount and interest, and all such advances may be made without notice to the Existing Mortgagee.

This agreement may not be changed or terminated orally. This agreement shall bind and enure to the benefit of the parties hereto, their respective heirs, personal representatives, successors and assigns.

IN WITNESS WHEREOF, the Existing Mortgagee has duly executed this agreement the day and year first above written.

IN PRESENCE OF:

PFNTAGON FEDERAL CREDIT UNION

STATE OF NEBRASKA

SS:

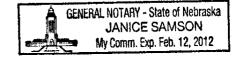
COUNTY OF DOUGLAS

I HEREBY CERTIFY, that on this 16TH day of December. 2011, before me, the subscriber, a Notary Public of the State aforesaid, personally appeared ADRENNE MESSIER, the ASSISTANT TREASURER of PENTAGON FEDERAL CREDIT UNION, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that he/she executed the same, on behalf of PENTAGON FEDERAL CREDIT UNION.

NX/MIDDIMINE_

Notary Public

My commission expires: 2122012



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Title No.: 15594196



LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF **COOK**, STATE OF **ILLINOIS** AND IS DESCRIBED AS FOLLOWS:

ALL THAT LARCEL OF LAND IN CITY OF BERWYN, COOK COUNTY, STATE OF ILLINOIS, AS MORE FULLY DESCRIBED IN DEED DOC # 0011123000, ID# 16-30-315-016-0000, BEING KNOWN AND DESIGNATED AS LOT 1 IN BLOCK 6 IN KIRCHMAN AND JEDLANS WESTERN AGENCY AND LOAN CORPORATION OF LOTS 5 AND 6 OF CIRCUIT COURT PARTITION OF THE WEST PART OF THE 13 AND THE WEST PART OF THE SE 1/4 OF SECTION 30 AND THE WEST 36.04 FEET OF THE SOUTH 1577.42 FEET OF THE E 1/2 OF THE SW 1/4 OF SECTION 30 TOWNSHIP 39 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT RECORDED SEPTEMBER 13, 1923 AS DOCUMENT 8102062 IN COOK COUNTY, ILLINOIS.

BY FEE SIMPLE DEED FROM CHICAGO TITLE LAND TRUST COMPANY, A CORPORATION OF ILLINOIS, AS TRUSTEE UNDER THE TROVISIONS OF A DEED OR DEEDS IN TRUST, DULY RE RECORDED AND DELIVERED TO TAID COMPANY IN PURSUANCE OF A TRUST AGREEMENT DATED THE 20TH DAY OF SEPTEMBER, 1999 AND KNOWN AS TRUST NUMBER 1107591 AS SET FORTH IN DOC # 0011123000 DATED 11/20/2001 AND RECORDED 11/30/2001, COOK COUNTY RECORDS, STATE OF ILLINOIS.