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THIS INSTRUMENT WAS PREPARED BY
AND AFTER RECORDING RETURN TO:

~~COLE TAYLOR BANK-Loan Services
9550 W. Higgins Road
8th Floor
Rosemont, IL 60018~~

Doc#: 1205203016 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/21/2012 10:27 AM Pg: 1 of 4

PERMANENT INDEX NUMBER:
10-14-101-043-0000

PROPERTY ADDRESS:
9545 Harding Avenue
Evanston, IL 60203

when recorded:
URBAN LENDING SOLUTIONS
ATT: VINNY ROGONE
1001 Liberty Avenue Suite 675
PITTSBURGH PA. 15222

239929

(Space Above For Recorder's Use)

MORTGAGE SUBORDINATION AGREEMENT

This Mortgage Subordination Agreement (this "Agreement") is made and entered into as of this 23rd day of January, 2012 by COLE TAYLOR BANK, having an address at 9550 W. Higgins Road, Rosemont, Illinois 60018 (hereinafter referred to as "Original Lender") in favor of Bank of America, N.A., having an address at 135 S. LaSalle Street, Chicago, Illinois 60603 (hereinafter referred to as "New Lender").

WHEREAS, Original Lender is the holder of a mortgage dated August 12, 2004, signed by Lawrence April a/k/a Lawrence B. April and Lisa M. April (each hereinafter referred to as a "Grantor" and collectively as "Grantors"), which mortgage was recorded in the Cook County Recorder's Office on September 1, 2004, as Document Number 0424501117 (the "Original Mortgage"), and which Original Mortgage secures payment of indebtedness arising under a Home Equity Credit Agreement, Note and Disclosure dated August 12, 2004 entered into by Grantors and Original Lender in a principal amount of One Hundred and Fifty Thousand and 00/100 dollars (\$150,000.00);

WHEREAS, said Original Mortgage grants to Original Lender a lien in the following described real property (the "Real Property"):

SEE ATTACHED SCHEDULE A.

The Real Property or its address is commonly known as: 9545 Harding Avenue, Evanston, IL 60203.

The Real Property tax identification number is: 10-14-101-043-0000.

WHEREAS, New Lender desires to make a loan to Grantors in the amount of Two Hundred and Thirty-Nine Thousand Seven Hundred and Fifty and 00/100 dollars (\$239,750.00), which loan will be secured by a mortgage (the "New Mortgage") encumbering the Real Property;

NOW, THEREFORE, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Original Lender hereby agrees as follows:

S Y
P 4
S N
M N
SC Y
E 7
INT A

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1. Subordination. The Original Lender hereby subordinates the lien of the Original Mortgage to the lien of the New Mortgage such that the lien of the Original Mortgage shall be junior and inferior to the lien of the New Mortgage but without otherwise affecting the lien of the Original Mortgage.

2. Binding Effect. This Agreement shall be binding upon the successors and assigns of the Original Lender.

[signature page follows]

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IN WITNESS WHEREOF, this Agreement has been duly executed as of the date and year first above written.

COLE TAYLOR BANK

By: [Signature]
Iwona Gonder, Officer

STATE OF ILLINOIS)
)
COUNTY OF COOK)

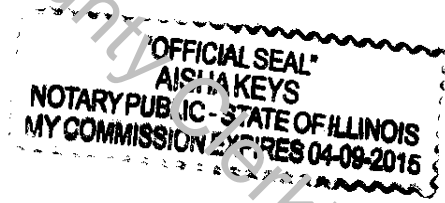
I, the undersigned, a Notary Public for said County and State, do hereby certify that Iwona Gonder, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Officer of Cole Taylor Bank, appeared before me this day in person and acknowledged that such officer signed and delivered the said instrument as his own free and voluntary act and as a free and voluntary act of said Bank, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 23rd day of January, 2012.

[Signature]
NOTARY PUBLIC

My Commission Expires:

01/09/2015



Notary Public for Cook County, Illinois - Aisha Keys' Office

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SCHEDULE "A"

Legal Descriptions: All that certain property situated in the CITY OF EVANSTON in the county of COOK, and State of ILLINOIS, being described as follows: PARCEL 10-14-101-043-0000 and being more fully described in a deed dated 10/17/2003, and recorded 12/29/2003, among the land records of the county and state set forth above, in DOCUMENT NO. 0336344060.

ALL INTEREST IN THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT:

LOT 11 TOGETHER WITH THE SOUTH 1/2 OF THE VACATED ALLEY LYING NORTH OF SAID LOT 11 AND THE WEST 1/2 OF VACATED ALLEY LYING EAST OF SAID LOT 11, ALSO THE NORTH 15 FEET OF LOT 12, TOGETHER WITH THE WEST 1/2 OF VACATED ALLEY LYING EAST OF THE NORTH 15 FEET OF LOT 12, ALL IN BLOCK 1 IN THE HIGHLAND'S EVANSTON, LINCOLNWOOD SECOND ADDITION, BEING A SUBDIVISION OF THE NORTH 7.5 CHAINS OF THE WEST 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL: 10-14-101-043-0000

BEING THE SAME PROPERTY CONVEYED TO LAWRENCE APRIL AND LISA M. APRIL, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY BY DEED FROM JON J. SOBLE AND STACEY P. SOBLE, HUSBAND AND WIFE RECORDED 12/29/2003 IN DOCUMENT NO. 0336344060, IN THE OFFICE OF THE RECORDER OF DEEDS FOR COOK, ILLINOIS.

Property of Cook County Clerk's Office