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Doc#: 1206726055 Fee: \$44.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 03/07/2012 09:36 AM Pg: 1 of 4

This instrument was prepared by: Bank of America Sur ordination Unit 4161 Piedmont Parkvay Greensboro, NC 27410

After recording return to: **Bank of America Collateral Tracking** 4161 Piedmont Parkway Greensboro, NC 27410 Account #: 6895101043XXXX

Bank of America

TEK TITLE, L.L.C.

2720 S. River Road, Suite 233 Des Plaines, iL 60018

Real Fist ite Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 02/13/2012, 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 10/05/2005, executed by DANIEL P. DELANY AND MARILYNNE DELANY, with a property address of: 2307 PEACH TREE LN, NORTHBROOK, IL 60157

which was recorded on 11/13/2006, in Volume/Book N/A, Page N/A, and Document Number , in Volume/Book N/A, Page N/A, Document Number 0631713010, and if applicable, modified on N/A, 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 DANIEL P. DELANY AND MARILYNNE DELANY

(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)

00-12-3421NSBW 02-2005



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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 \$ 412,000.00 (the "Principal Amount") [For North Carolina only – bearing interest and payable as therein provided at the maximum rate of 3.8750% for a period not to exceed 360.00 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

Now, Therefore, ioi 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) (a) foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns

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Bank of America, N.A.

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

02/13/2012

Date!

By: Deborah Brown

Its: Assistant Vice President

Witness Signature

Tara Grant

Typed or Printed Name

Witness Signature

Cristie Wiley

Typed or Printed Name

Individual Acknowicogment:

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

On this the Thirteenth day of February, 2012, before me, Shanika Wright, the undersigned Notary Public, personally appeared Deborah Brown 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.

SHANIKA WRIGHT

Notary Public Guilford County, NC

My Commission Expires Sept. 2, 2014

Signature of Person Taking Acknowledgment

Corun ission Expiration Date: 09/02/2014

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 Thirteenth day of February, 2012, before me, Shanika Wright, the undersigned Notary Public, personally appeared Deborah Brown, the Assistant Vice President of Bank of America, N.A. and that (s)he, as such Assistant 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 Assistant Vice President. In witness whereof I hereunto set my hand and official seal.

SHANIKA WRIGHT

Notary Public Guilford Gounty, NC

My Commission Expires Sept. 2, 2014

Signature of Person Taking Acknowledgment

Commission Expiration Date: 09/02/2014

(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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LOT 15 IN NORTHEROCK VIGHIAND JINIT (0.9 IN NORTHBROOK NIGHLANDS UNIT 9, IVA 13, BEING A SUBDIVISION OF THE NORTHEAST 1/2 OF SECTION 9, TOWNSHIP 1/2 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

04-09-207-021-0000

2307 PEACHTREE LANE, NORTHBROOK, ILLINOIS 60062

Chibi+A'

Proberty of Cook County Clerk's Office