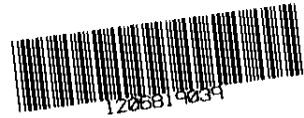


# UNOFFICIAL COPY



Doc#: 1206819039 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/08/2012 10:07 AM Pg: 1 of 4

Recording requested by: LSI  
When recorded return to :  
Custom Recording Solutions  
5 Peters Canyon Road Suite 200  
Irvine, CA 92606 13429148  
800-756-3524 Ext. 5011 MT  
This Instrument Prepared by:  
Wells Fargo  
P.O. Box 4149 MAC P6051-019  
Portland, OR 97208-4149  
1-800-945-3056

Parcel#: N/A  
30-82-301-014

[Space Above This Line for Recording Data]

Account #: XXX-XXX-XXX4854-1998

Reference Number: 171784010738414

## SUBORDINATION AGREEMENT FOR MORTGAGE (WITH FUTURE ADVANCE CLAUSE)

Effective Date: 1/23/2012

Owner(s): MICHAEL A HOEKSTRA  
LAUREL J HOEKSTRA

Current Lien Amount: \$23,250.00.

Senior Lender: Wells Fargo Bank, N. A.

Subordinating Lender: Wells Fargo Bank, N.A.

*If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.*

Property Address: 18255 WALTER ST, LANSING, IL 60438

SUBORDINATION ONLY\_IL  
000000000392995

Page 1 of 3

S yes  
P 4  
S N  
M N  
SC yes  
= yes  
INT sw

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**THIS AGREEMENT** (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

MICHAEL A HOEKSTRA, AND LAUREL J HOEKSTRA, HUSBAND AND WIFE (individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a Mortgage (With Future Advance Clause) (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Attached See Exhibit A

which document is dated the 7th day of January, 2005, which was filed in Document ID# 0502505030 at page N/A (or as No. N/A) of the Records of the Office of the Recorder of the County of COOK, State of Illinois. The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to MICHAEL A HOEKSTRA and LAUREL J HOEKSTRA (individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$113,119.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

**NOW, THEREFORE**, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

## A. Agreement to Subordinate

Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

## B. General Terms and Conditions

**Binding Effect** – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

**Nonwaiver** – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

**Severability** – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

## C. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, has set its hand and seal as of the Effective Date above unless otherwise indicated.

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**SUBORDINATING LENDER:**

Wells Fargo Bank, N.A.

By \_\_\_\_\_  
(Signature)

1/23/2012  
Date

Jodi Sanborn  
(Printed Name)

Assistant Vice President  
(Title)

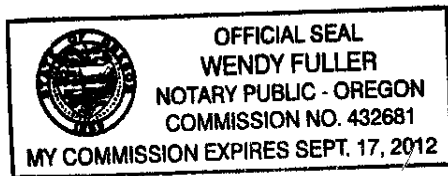
**FOR NOTARIZATION OF LENDER PERSONNEL**

STATE OF Oregon  
COUNTY OF Multnomah }

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 23 day of Jan, 2012, by Jodi Sanborn, as Assistant Vice President of Wells Fargo Bank, N.A., the Subordinating Lender, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

Wendy Fuller (Notary Public)

*Wendy Fuller*



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Order ID: 13429143

Loan No.: 0336801626

## EXHIBIT A LEGAL DESCRIPTION

The following described property:

Lot 14 in Block 4 in Lansing Central Subdivision, being a Subdivision of the Northwest 1/4 of the Southwest 1/4 of Fractional Section 32, Township 36 North, Range 15, East of the Third Principal Meridian (except the North 147.5 feet of the East 147.5 feet thereof) in Cook County, Illinois.

Assessor's Parcel Number: 30-32-301-014

Property of Cook County Clerk's Office