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Doc#: 1207655085 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/16/2012 12:10 PM Pg: 1 of 4

RETURN TO:

2170009 2012  
SUITE A  
60173  
6716

This instrument was prepared by:  
Bank of America Subordination Unit  
4161 Piedmont Parkway  
Greensboro, NC 27410

After recording return to:  
Bank of America Collateral Tracking  
4161 Piedmont Parkway  
Greensboro, NC 27410  
Account #: 6895100191XXXX

Bank of America



Real Estate Subordination Agreement

2170009 2012  
This Real Estate Subordination Agreement ("Agreement") is executed as of 02/03/2012, by Bank of America, N.A. ("Subordinator") having an address of:  
4161 Piedmont Parkway  
Greensboro, NC 27410  
in favor of INTERBANK MORTGAGE COMPANY ISAOA/ATIMA ("Junior Lien Holder"), having an address for notice purposes of:  
333 KNIGHTSBRIDGE PKY STE 210  
LINCOLNSHIRE, IL 60069

**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 05/25/2006, executed by RATTAN L. BHATIA AND DONNA M. BHATIA, MARRIED, with a property address of: 2319 INDIAN RIDGE DR, GLENVIEW, IL 60026

which was recorded on 7/24/2006, in Volume/Book N/A, Page N/A, and Document Number 0620522002, and if applicable, modified on 11/9/2007, in Volume/Book N/A, Page N/A, Document Number 0731303044, 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 RATTAN L. BHATIA AND DONNA M. BHATIA, HUSBAND AND WIFE AS JOINT TENANTS

(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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(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 INTERBANK MORTGAGE COMPANY ISAOA/ATIMA in the maximum principal face amount of \$ 316,300.00 (the "Principal Amount") **[For North Carolina only – bearing interest and payable as therein provided at the maximum rate of 3.0000% for a period not to exceed 120.00 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,** for 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) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

(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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Bank of America, N.A.

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

By: Jean English  
Its: Assistant Vice President

02/03/2012  
Date  
Tina Bell Story  
Witness Signature

Tina Bell Story  
Typed or Printed Name  
Anna Wilkinson  
Witness Signature

Anna Wilkinson  
Typed or Printed Name

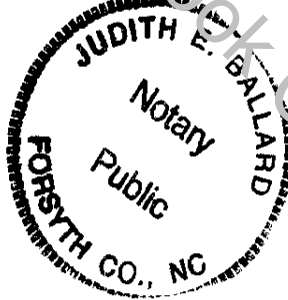


PROPERTY OF Forsyth County Clerk's Office

**Individual Acknowledgment:**

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

On this the Third day of February, 2012, before me, Judith E. Ballard, the undersigned Notary Public, personally appeared Jean English, 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.



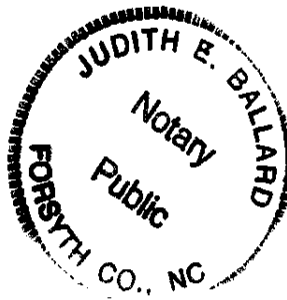
Judith E. Ballard  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 03/24/2013

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 Third day of February, 2012, before me, Judith E. Ballard, the undersigned Notary Public, personally appeared Jean English, 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.



Judith E. Ballard  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 03/24/2013

(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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## EXHIBIT A

File No.: 2120009

Property Address: 2319 INDIAN RIDGE DRIVE, GLENVIEW, IL, 60026

PARCEL 1: LOT 11 IN INDIAN RIDGE, BEING A SUBDIVISION IN THE WEST ½ OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: AN UNDIVIDED .0025 PERCENT INTEREST IN THE COMMON AREAS APPURTENANT TO PARCEL 1, AS SET FORTH IN THE DECLARATION OF EASEMENTS, COVENANTS, AND RESTRICTIONS OF INDIAN RIDGE RECORDED AS DOCUMENT 25084000, ALL IN COOK COUNTY, ILLINOIS.

**PIN: 04-20-304-021-0000**

Property of Cook County Clerk's Office