

56350529 - 1242272

SUBORDINATION AGREEMENT

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated March 31, 2008, in the amount of \$45,000.00 recorded on April 16, 2008 as document/book number 0810740135 in the County of COOK, in the state of Illinois granted by TIMOTHY SPARKES AND BRIDGET SPARKES, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

THE SOUTH 13 1/3 FEET OF LOT 6 AND THE NORTH 20 FEET OF LOT 7 IN BLOCK 15 IN W.J. WILSON'S ADDITION TO OAK PARK, A SUBDIVISION OF LOT 1 (EXCEPT THE EAST 40 ACRES THEREOF) IN THE SUBDIVISION OF SECTION 18 TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE WEST 1/2 OF THE SOUTHWEST 1/4 THEREOF), IN COOK COUNTY, ILLINOIS.
TAX ID:16-18-127-019-0000

JP MORGAN CHASE BANK, N.A., ISAOA, herein known as "Lender", has granted or will grant to Borrower an extension of credit or other financial accommodation to be secured by a lien ("Lien") on the aforementioned Property.

In consideration of Lender's granting to Borrower an extension of credit or other financial accommodation and in consideration of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned does hereby subordinate its interest, right and title granted by the aforementioned Security Instrument to the aforementioned Lien, not to exceed the total amount of \$349,500.00, provided that the Lien is secured by a properly recorded Mortgage or Deed of Trust granted by Borrower to Lender on the above described Property and except with respect to Protective Advances described below. The Subordinating Party expressly reserves all right, title and interest in the Property granted by the Security Instrument as to any person other than Lender or Lender's assignees. Recorded 4-10-2012 Instrument 1210157145

This instrument was drafted by: Sarah Brelle


Return To: BMO Harris Bank N.A.
3800 Golf Rd., Suite 300
P.O. Box 5036

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If the Subordinating Party makes advances of funds in performance of an obligation of the Borrower pursuant to the Subordinating Party's Security Instrument ("Protective Advances") and, if paid with the written consent of the Lender, such Protective Advances shall be secured by the Subordinating Party's Security Instrument and shall be given priority to and be superior to the aforementioned Lien granted to Lender.


Lender shall have prior rights as to Subordinating Party pursuant to the aforementioned properly recorded Lien as to proceeds arising as a result of the following: the exercise of eminent domain against all or any part of the Property, all rents, income, and profits, all amounts received for the taking of all or any part the Property by condemnation proceedings, all compensation received as damages for injury to all or any part of the Property, all proceeds from insurance on improvements to the Property, and all net proceeds from a foreclosure against the Property, including a deed given in lieu of foreclosure.

This agreement is binding on the successors and assigns of both the Subordinating Party and the Lender. This Subordination Agreement is executed this 20th day of March, 2012 on behalf of BMO Harris Bank N.A. by its officers:



William R. McRae
Title: Vice President

(Seal)



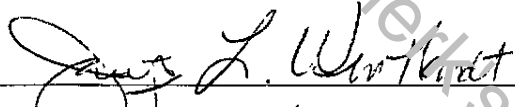
Julie M. Westbrook
Title: Assistant Vice President

(Seal)

State of Wisconsin }
County of Milwaukee } ss.

This instrument was acknowledged before me on 20th day of March, 2012, by William R. McRae and Julie M. Westbrook as officers of BMO Harris Bank N.A..

**JANET L. WENTLANDT
NOTARY PUBLIC
STATE OF WISCONSIN**



JANET L. WENTLANDT

Notary Public, State of Wisconsin

My Commission (Expires) (Is) 2/8/15



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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 16-18-127-019-0000

Land Situated in the Village of Oak Park in the County of Cook in the State of IL

THE SOUTH 13 1/3 FEET OF LOT 6 AND THE NORTH 20 FEET OF LOT 7 IN BLOCK 15 IN W.J. WILSON'S ADDITION TO OAK PARK, A SUBDIVISION OF LOT 1 (EXCEPT THE EAST 40 ACRES THEREOF) IN THE SUBDIVISION OF SECTION 18 TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE WEST 1/2 OF THE SOUTHWEST 1/4 THEREOF), IN COOK COUNTY, ILLINOIS.

Commonly known as: 825 WISCONSIN AVE, OAK PARK, IL 60304

Property of Cook County Clerk's Office