SUBORDINATION AGREEMENT BY CREDIT UNION 1 FOR THE BENEFIT OF MEMBER(S) THOMAS P & DONNA R FITZPATRICK 45211650

This instrument made this 30TH day of APRIL 2012 by CREDIT UNION 1 ("CREDIT UNION"), holder of a mortgage on the property described below:

LOT 198 (EXCEPT THE EAST 23 FEET) ALL OF LOT 199 AND THE EAST 15 FEET OF LOT 200 IN FRANK DELUGACH BEVERLY HILLCREST, A SUBDIVISION IN THE EAST ½ OF THE SOUTHWEST ¼ OF SECTION 12 TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN 24-12-305-053-0000 C/K/A: 2917 W 100TH ST. EVERGREEN PARK IL 60805

RECITALS

- CREDIT UNION is the holder of a note secured by a mortgage ("Second Mortgage") dated the 23RD day of MAY 2007 which was recorded 12TH DAY OF JUNE 2007 as Document No. 071608013 in the original principal amount of A. \$75,000.00.
- MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR POWER MORTGAGE INC. is holder of a mortgage ("First Mortgage") dated the 22ND day of MARCH 2004 which was recorded APRIL 15, 2004 as B. Document No. 0410605170 in the original principal amount of \$97,000.00.
- BANK OF AMERICA N.A. intends to refinance the above mentioned First Mortgage ("New Loan Agreement") paying C. off said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR POWER MORTGAGE INC The amount of the New Loan will be \$87,100 00.

AGFEEMENT

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, CREDIT UNION 1 agrees as follows:

1 .	This subordination	agreement shall a	apply to the New	Loan Agreement date	d the	day of Mule
2012 and	recorded on \(\sum_{\lambda}\lorenth{\lambda}\lorenth{\lambda}\lorenth{\lambda}	e 19,2012	_, as document #	Loan Agreement date	_ in COO	K County, ILLINOIS

Credit Union 1 agrees that their Second Mortgage shall be subordinate to the New Loan Agreement as though the New Loan Agreement had been executed and recorded prior to the filing for the recuro of the Second Mortgage, but without in any other manner releasing or relinquishing the encumbrance upon said premises. Nothing in the New Loan Agreement shall in any way alter, change or modify the terms and conditions of the Second Mortgage or in any way release or affect the validity or priority of the Second Mortgage, except as provided herein.

The undersigned has executed this Subordination Agreement effective this 30th day of APRIL 2012.

CREDIT UNION 1

PREPARED BY. Charmaine M. Baker

Sr. VP Real Estate Operations

STATE OF ILLINOIS **COUNTY OF DUPAGE**

This instrument was acknowledged before me this 30th day of APRIL 2012

> A . BIGELOW MAUREEN

OFFICIAL SEAL

NOTARY PUBLIC MY COMMISSION

STATE OF ILLINOIS

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UNOFFICIAL COPY

EXHIBIT 'A'

File No.:

7337883n (nb)

LOT 198 (EXCEPT THE EAST 23 FEET) ALL OF LOT 199 AND THE EAST 15 FEET OF LOT 200 IN FRANK DELUGACH BEVERLY HILLCREST, A SUBDIVISION IN THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ΙL

A.P.N. 24-12-305-053-0000

HINNING FITZPATRICK

FIRST AMERICAN ELS SUBORDINATION AGREEMENT

WHEN RECORDED, RETURN TO: FIRST AMERICAN MORTGAGE SERVICES 1100 SUPERIOR AVENUE, SUITE 200 POT COUNTY CLOPATS OFFICE CLEVELAND, OHIO 44114