

Ravenswood Title Company
319 W. Ontario Street
Suite 2N-A
Chicago, IL 60654

1203943/RTC
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DE SUBORDINATION AGREEMENT

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated May 29, 2008, in the amount of \$30,000.00 recorded on June 02, 2008 as document/book number 0815442147 in the County of COOK, in the state of Illinois granted by JAMES P. KALES AND JENNIFER D. KALES herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

LOT 19 IN BLOCK 4 IN WEST MORELAND, A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 33, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALL OF THAT PART OF THE SOUTH EAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 33, LYING EAST OF FIFTH AVENUE, IN COOK COUNTY, ILLINOIS.
#15-33-218-018-0000

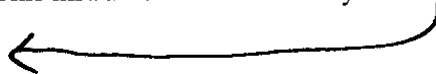
GUARANTEED RATE INC. ISAOA, herein known as "Lender", has granted or will grant to Borrower an extension of credit or other financial accommodation to be secured by a lien ("Lien") on the aforementioned Property.

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 it's interest, right and title granted by the aforementioned Security Instrument to the aforementioned Lien, not to exceed the total amount of \$385,000.00, 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 as document #1219908099.

This instrument was drafted by: ROSLYN PARKER

Return To: BMO Harris Bank N.A.
3800 Golf Rd., Suite 300
P.O. Box 5036
Rolling Meadows, IL 60008

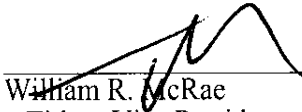
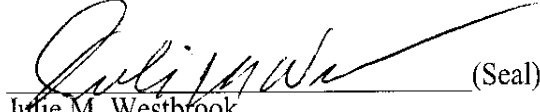


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If the Subordinating Party makes advances of funds in performance of an obligation of the Borrower pursuant to the Subordinating Party's Security Instrument ("Protective Advances") and, if paid with the written consent of the Lender, such Protective 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.

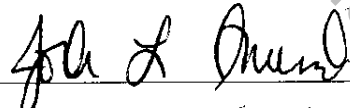
Lender shall have prior rights as to Subordinating Party pursuant to the aforementioned properly recorded Lien as to proceeds arising as a result of the following: the exercise of eminent domain against all or any part of the Property, all rents, income, and profits, all amounts received for the taking 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.

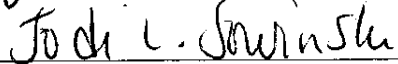
This agreement is binding on the successors and assigns of both the Subordinating Party and the Lender. This Subordination Agreement is executed this 13th day of June, 2012 on behalf of BMO Harris Bank N.A. by its officers:

	(Seal)		(Seal)
William R. McRae		Julie M. Westbrook	
Title: Vice President		Title: Assistant Vice President	

State of Wisconsin }
County of Milwaukee } ss.

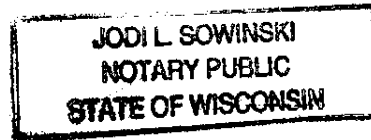
This instrument was acknowledged before me on 13th day of June, 2012, by William R. McRae and Julie M. Westbrook as officers of BMO Harris Bank N.A..





Notary Public, State of Wisconsin

My Commission (Expires) (Is) 2/2/14



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EXHIBIT A

LOT 19 IN BLOCK 4 IN WESTMORELAND, A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 33, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALL OF THAT PART OF THE SOUTH EAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 33, LYING EAST OF FIFTH AVENUE, IN COOK COUNTY, ILLINOIS.

PIN: 15-33-218-018-0000

826 Forest Rd
La Grange Park, IL 60526

Property of Cook County Clerk's Office