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Cook County Recorder of Deeds
Date: 08/07/2012 10:51 AM Pg: 1 of 4

This Instrument Prepared by:
Wells Fargo / Jodi Sanborn
P.O. Box 4149 MAC P6051-019
Portland, OR 97208-4149
1-800-945-3056

Parcel#: N/A

[Space Above This Line for Recording Data]

Account #: XXX-XXX-XXX5351-0001

Reference Number: 79118041448511

SUBORDINATION AGREEMENT FOR MORTGAGE (WITH FUTURE ADVANCE CLAUSE)

Effective Date: 7/3/2012

Owner(s): PEN CHENG CHOU
LI CHOU

Current Lien Amount: \$39,300.00.

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: 1517 E JEFFREY DR, MOUNT PROSPECT, IL 60056

HE360 SUB - IL (rev 20120217)
000000000511528

Page 1 of 3

SS yes
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M AM

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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.

PEN CHENG CHOU, AND LI CHOU, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY (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 22nd day of November, 2005, which was filed in Document ID# 0535355022 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 PEN CHENG CHOU (individually and collectively "Borrower") by the Subordinating Lender. Recorded: 12/19/05

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$292,362.00 (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.

Dated: 7/31/12

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]
(Signature)

JUL 03 2012
Date

Jodi Sanborn
(Printed Name)

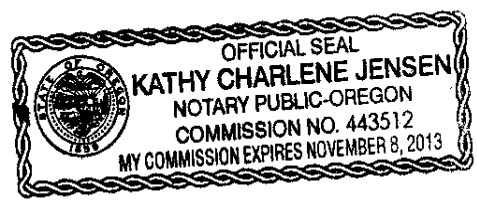
Assistant Vice President
(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon)
)ss.
COUNTY OF Multnomah)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 3 day of July 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.

[Signature] (Notary Public)



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Order ID: 14521093

Loan No.: 0346404106

EXHIBIT A LEGAL DESCRIPTION

The following described property:

Lot 219 in Third Addition to Bluett's Fairview Gardens, being a subdivision of part of the East 1/2 of the Southeast 1/4 of Section 35, Township 42 North, Range 11, East of the Third Principal Meridian, according to the plat thereof registered in the Office of the Registrar of Titles of Cook County, Illinois on January 13, 1962 as Document Number 2016922 and Certificate of Correction thereof registered on March 14, 1962 as Document Number 2023843.

Assessor's Parcel Number: 03-35-416-011

Property of Cook County Clerk's Office