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Doc#: 1228656038 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 10/12/2012 01:01 PM Pg: 1 of 2

## SUBORDINATION AGREEMENT

WHEREAS JEFFREY BAER and ELLEN BAER is a Mortgage (the "SUNTRUST MORTGAGE, INC., I.S.A.O.A. MORTGAGE") dated 10/3/2012 and recorded on Recorders Office of COOK County, Illinois as Document number 1228 66032 did convey unto SUNTRUST MORTGAGE, INC., I.S.A.O.A. certain premises in COOK County, Illinois described as:

LOT 110 IN SECTION 3 OF WESTVIEW UNITS 3 AND 5, BEING A SUBDIVISION IN SECTION 7, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MER'DIAN, IN COOK COUNTY, ILLINOIS.

Pin 04-07-401-017

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to secure a note for THREE HUNDRED THIRTY FOUR THOUSAND AND 00/100 (\$234,000.00) U. S. DOLLARS with interest payable as therein provided: and

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of:

A MORTGAGE DATED FEBRUARY 15, 2008 AND RECORDED MARCH 5, 2008 AS DOCUMENT NUMBER 0806504227 (the "First Midwest Bank Mortgage")

but is willing to subject and subordinate its right, interest and claim to the lien of above mentioned Mortgage.

NOW THEREFORE, the undersigned in consideration of the premises and of the sum of ONE DOLLAR (\$1.00) paid to the undersigned, receipt of which is hereby acknowledged, does hereby covenant and agree with SUNTRUST MORTGAGE, INC., I.S.A.O.A. that the right, interest and claim of the undersigned under the First Midwest Bank Mortgage is and shall be and remain at all times subject and subordinate to the lien of the SUNTRUST MORTGAGE, INC., I.S.A.O.A. Mortgage as aforesaid for all advances made or to be

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made under the provisions of said mortgage or on the notes secured thereby and for all other provision of said mortgage or on the notes secured thereby and for all purposes specified therein, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of State of Illinois.

WITNESS the hand and seal of the undersigned the 24<sup>TH</sup> day of SEPTEMBER A.D. 2012.

FIRST MIDWEST BANK

ONE PIERCE PLACE SUITE 1500 ITASCA, ILLINOIS 60143

BY: JEANNE ZAJAC

ITS: Assistant Vice President

Bargant Ricent

BY: MARGARET PIECUCH ITS: Assistant Vice President

I, the undersigned, a Notary Public in and for said Lake County, in the State of Illinois, **DO HEREBY CERTIFY**, that <u>JEANNE ZAJAC</u> and <u>MARG ARET PIECUCH</u> who are/is personally known to me to be the same person(s) whose name(s) are/is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this 24 day of Automotic A.D. 20 2

Michile Thurmond Notary Public

MICHELE THURMOND

THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK

300 NORTH HUNT CLUB ROAD GURNEE, ILLINOIS 60031

GURNEE, ILLINOIS 60031