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Doc#: 1232001056 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 11/15/2012 10:28 AM Pg: 1 of 2

SUBORDINATION AGREEMENT

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated January 30, 2008, in the amount of \$100,000.00 recorded on Footuary 13, 2008 as document/book number 0804408396 in the County of COOK, in the state of Illinois granted by LAURA E. CALIXTE AND FRANZ J. CALIXTE, HUSBAND AND WIFE herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

LOT 2 AND THE NORTH 12 FEET OF LOT 3 AND THE SOUTH 1/2 OF THE VACATED ALLEY LYING NORTH AND ADJOINING SAID LOT 2, IN BLOCK 1 IN EVANSTON LINCONWOOD SIXTH ADDITION, BEING A SUBDIVISION OF THE WEST 24 ACRES OF THE NORTHFAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH LOT 9 IN BLOCK 3 IN EVANSTON LINCONWOOD FIFTH ADDITION BEING A SUBDIVISION

[Legal Description continued on page 3] 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 \$399,000.00, 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.

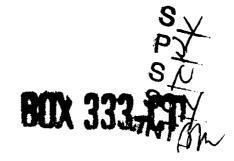
Return To: BMO Harris Bank N.A.

3800 Golf Rd., Suite 300 P.O. Box 5036

Rolling Meadows, IL 60008

LN-6100287428

This instrument was drafted by: Monica Brown



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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 o 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 5th day of October, 2012 on behalf of BMO Harris Bark N.A. by its officers:

William K. McRae
Title: Vice President

(Seal)

Julio M. Westbrook
Title: Assistant Vice President

State of Wisconsin County of Milwaukee

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This instrument was acknowledged before me on 5th day of Occoor, 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)

JODI L. SOWINSKI NOTARY PUBLIC BTATE OF WISCONSIN