NOFFICIAL 1712-17000 1232650070 Fee: \$44.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Cook Date: 11/21/2012 09:08 AM Pg: 1 of 4 AFFIDAVIT FOR CERTIFICATION of DOCUMENT COPY (55 ILCS 5/3-5013) STATE OF ILLINOIS COUNTY I, (print name) being duly sworn, state that I have access to the copies of the attached document(s) (state type(s) of O VocasinAtion document(s)) as executed by (name(s) of party(,es)) My relationship to the document is (ex. - Title Company, agent, attorney) I state under oath that the original of this document is lost, or not in possession of the party needing to record the same. To the best of my knowledge the original document was not intentionally destroyed or in any manner disposed of for the purpose of introducing a copy thereof in place of the original. Affiant has personal knowledge that the foregoing statements are true. Signature Date

Subscribed and sworn to before me

this 1840 day of 0C1

2012

OFFICIAL SEAL
SAMUEL M EINHORN
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES: 1107/12

Notary Public

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8- TT2-17000-

SUBORDINATION AGREEMENT

The unders gried ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated June 13, 2008, in the amount of \$78,125.00 recorded on June 19, 2008 as document/book number 0817140042 in the County of COOK in the state of Illinois granted by MICHAL S. LERNER AND SHELBY LERNER herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

PARCEL 1:

LOT 1 IN BOSTROM'S SUBDIVISION OF LOTS 1 AND 2 OF BLOCKS 11 AND 12 OF EDSON'S SUBDIVISION IN THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

[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 financia. 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 \$388,409.00, 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

This instrument was drafted by: Monica Brown

LN-6100300458

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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 21st day of September, 2012 on behalf of EMO Harris Bank N.A. by its officers:

Catherine M. Quinn Title: Assistant Vice	Geal) President	Julie M. Westbrook Title: Assistant Vice President	(Seal)
State of Wisconsin County of Milwaukee	}ss.	040	
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This instrument was acknowledged before me on 21st day of September, 2012, by Catherine M. Quinn and Julie M. Westbrook as officers of BMO Harris Bank N.A..

JANET L. WENTLANDT
NOTARY PUBLIC
STATE OF WISCONSIN

Notary Public, State of Wisconsin

My Commission (Expires) (Is)

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[Legal Description continued from page 1]

PARCEL 2: THE WEST 30 FEET OF LOT 3 IN BLOCK 11 IN SUBDIVISION OF BLOCKS 11 AND 12 OF EDSON'S SUBDIVISION OF THE SOUTH 3/4 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT A PART IN THE NORTHEAST CORNER THEREOF) TOGETYER WITH PART OF LOT 12 IN LAFLIN SMITH AND DYER'S SUBDIVISION OF THE NOT THEAST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE IPAL I.
20-124
Or Coot County Clerk's Office THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS. PERMANENT INDEX NUMBERS 24-20-124-001-0000 & 14-20-124-005-0000