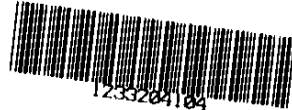


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Doc#: 1233204104 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/27/2012 01:49 PM Pg: 1 of 2

When Recorded Mail to:
North Shore Community
Bank & Trust Co.
7800 Lincoln Ave.
Skokie, IL 60077

Loan No. 63900/2351-1

SUBORDINATION AGREEMENT

WHEREAS, **Stephen M. Shepherd and Deborah F. Shepherd, husband and wife**, indebted by a Mortgage dated 11-5-12 and recorded in the Office of the Recorder of Cook County, Illinois, and known as Document number 1233204103 did mortgage unto **Caliber Funding**, a certain premises in Cook County, Illinois, described as:

LOT 15 IN BLOCK 6 IN THE SUBDIVISION OF BLOCKS 1, 2, 5, AND 6 IN DEMPSTER ADDITION TO WILMETTE, BEING A SUBDIVISION OF LOTS 20, 21, 22, 23, 24 AND 25 IN BAXTER'S SUBDIVISION OF PART OF SOUTH SECTION OF QUILMETTE RESERVATION, IN TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 05-34-411-015-0000

Commonly known as: 616 Isabella Street, Wilmette, Illinois 60091

to secure a note dated 11-5-12 in the amount of \$417,000.00

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

A mortgage dated December 28, 2010 and recorded February 4, 2011, in the amount of One Hundred Eighty One Thousand and 00/100ths dollars (\$181,000.00) as document number 1103546062;

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

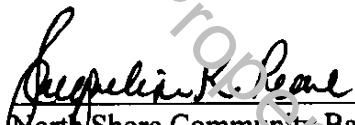
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NOW THEREFORE, the undersigned in consideration of the premises and of the sum of ONE DOLLAR(\$1.00) paid to the undersigned, receipt of which is hereby acknowledged, does hereby covenant and agree that the right, interest and claim of the undersigned is and shall be and remain at all times subject and subordinate to the lien of **Caliber Funding** as aforesaid for all advances made or to be made under the provisions of said Mortgage on the notes secured thereby and for all other purposes specified therein, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois.

WITNESS the hand and seal of the undersigned this 29th day of October, 2012.

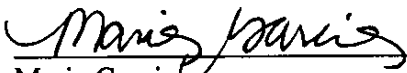


North Shore Community Bank & Trust Co.
By: Jacqueline K. Pearl, Assistant Vice President

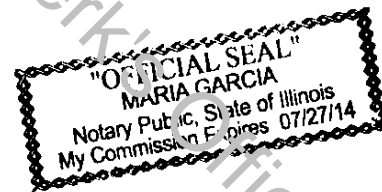
State of Illinois
County of Cook

I, the undersigned, Notary Public in and for said county and state, do hereby certify that Jacqueline K. Pearl, Assistant Vice President, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 29th day of October, 2012.



Maria Garcia
Notary Public
My Commission Expires: 07/27/2014



Prepared by:
Maria Garcia
North Shore Community Bank & Trust Co.
7800 Lincoln Avenue
Skokie, IL 60077