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

Loan No. 395031097-1

Skokie, IL 60077

Doc#: 1233316092 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 11/28/2012 03:09 PM Pg: 1 of 2

SUBORDINATION AGREEMENT

WHEREAS, Robert W. Frentzel and Jennifer D. Frentzel, Husband and Wife, as Tenants by the Entirety, indebted by a Mongage dated November 20, 2012 and recorded in the Office of the Recorder of Cook County, Illinois, and known as Document number did montgage unto The PrivateBank & Trust Company ISAOA, a certain premises in Cook County, Illinois, described as:

THE EAST 1/2 OF LOT 8 IN BLOCK 13 IN GAGES ADDITION TO VILLAGE OF WILMETTE IN SECTION 27 AND 28, TOWNS HIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 05-27-304-013-0000

Commonly known as: 1032 Ashland Avenue, Wilmette, Illing's 60091

to secure a note dated November 20, 2012 in the amount of \$417,000.00.

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

A mortgage dated December 5, 2009 and recorded December 23, 2009, in the amount of Two Hundred Fifty Thousand and 00/100ths dollars (\$250,000.00) as document number 0935749055;

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 **The PrivateBank & Trust Company ISAOA** 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. I'earl, 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 Outober, 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