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1233455155

Prepared by and when recorded
Mail to: TCF NATIONAL BANK/*JOE GARCIA*
800 BURR RIDGE PARKWAY
BURR RIDGE IL 60527

Doc#: 1233455155 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 11/29/2012 03:30 PM Pg: 1 of 4

RETURN TO
SFDCEL
1375 EDWARDS AVENUE SUITE A
SCHALMERSVILLE OH 41773
Phone 614-816-7700
Fax 614-816-7700

VIN1670 2012

{Space Above This Line for Recording Data}

Account Number: XXXXXXXXXXX848XXXX

Reference Number:

SUBORDINATION AGREEMENT INDEX AS A MODIFICATION OF COMMANDCREDIT PLUS MORTGAGE

Effective Date: 10/25/2012

Borrower(s): Dennis M. Korycki and Deanne L. Korycki, Husband and Wife

Senior Lender: Wintrust Mortgage, A Division of Barrington Bank

Subordinating Lender: TCF National Bank

Property Address: 17025 Judy Court, Oak Forest, IL 60452

PIN# 28-28-102-073-0000

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THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above but contingent upon the Subordinating Lender's receipt of \$300.00 from the Senior Lender, is made by the Subordinating Lender in favor of the Senior Lender named above.

Dennis M. Korycki and Deanne L. Korycki, Husband and Wife (individually and collectively the "Borrower") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a COMMANDCREDIT PLUS MORTGAGE given by the Borrower, covering that real property, more particularly described as follows:

See Attached.

which document is dated 17th day of November, 2008 filed of record on 1st day of December, 2008 with the County Recorder of Cook County, Illinois as Document No.0833608160, in the amount of \$50,000.00 (the "Existing Security Instrument"). The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to Borrower by Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$173,000.00 (the "New Loan or Amended Loan") to the Borrower, provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

A. Agreement to Subordinate

Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

B. General Terms and Conditions

Binding Effect – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

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LEGAL DESCRIPTION:

LOT 24 IN JUDY COURT SUBDIVISION, BEING A SUBDIVISION OF LOTS 12, 13, 14 AND 15 AND THE W 330.00 FEET OF LOT 11 IN BLOCK 2 IN ARTHUR T. MCINTOSH AND COMPANY'S SOUTHTOWN FARMS UNIT #6, BEING A SUBDIVISION OF THE EAST 1/2 OF THE WEST 1/2 OF SECTION 28, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office