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Doc#: 1234945020 Fee: \$40.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/14/2012 11:17 AM Pg: 1 of 2

1234945020

SUBORDINATION AGREEMENT

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated May 24, 2002, in the amount of \$88,000.00 recorded on July 09, 2002 as document/book number 0020747570 as modified by an agreement to \$168,175.00 in the County of COOK, in the state of Illinois granted by CRAIG F. HARDWICK AND LORI T. HARDWICK herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

PERMANENT INDEX NUMBER: 14-29-306-034-0000
LOT 2 IN SCHNER SUBDIVISION OF THE EAST 1/2 OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF BLOCK 8 IN GGDEN SHELDON AND COMPANY SUBDIVISION OF OUTLOT 44 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS

PROVIDENT FUNDING GROUP, INC., ISAOA/ATIMA, 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 its interest, right and title granted by the aforementioned Security Instrument to the aforementioned Lien, not to exceed the total amount of \$405,000.00, 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

This instrument was drafted by: Monica Brown



LN-2996056920

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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.

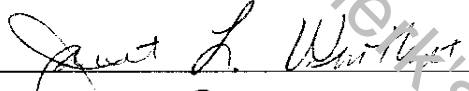
This agreement is binding on the successors and assigns of both the Subordinating Party and the Lender. This Subordination Agreement is executed this 23rd day of October, 2012 on behalf of BMO Harris Bank N.A. by its officers:

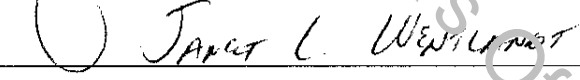
| | | | |
|---|--------|---|--------|
|  | (Seal) |  | (Seal) |
| William R. McRae | | Diana J. Reynolds | |
| Title: Vice President | | Title: Vice President | |

State of Wisconsin }
County of Milwaukee } ss.

This instrument was acknowledged before me on 23rd day of October, 2012, by William R. McRae and Diana J. Reynolds 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) 2/8/15