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WHEN RECORDED, RETURN TO:
Nationstar Mortgage LLC
P.O. Box 199000, Final Docs-
Dallas, TX 75219-9000



Doc#: 1301546001 Fee: \$46.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/15/2013 08:27 AM Pg: 1 of 5

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CITYWIDE
TITLE CORPORATION
850 W. JACKSON BLVD., SUITE 220
CHICAGO, IL 60607

0596817420 SEMMEN

Prepared by: Wendy Cunningham

SUBORDINATION AGREEMENT

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

This Subordination Agreement is made and entered into as of the 29 day of **November, 2012** by and between **Nationstar Mortgage LLC, (FKA-Centex Home Equity Corp.) as Attorney-In-Fact for Principal Bank** (hereinafter "Subordinating Lienholder") and **Matthew G Semmen, a single man and Angela H. Christensen, a single woman** (hereinafter referred to as "Borrower", whether one or more), in favor of **Wells Fargo Bank, NA, ISAOA/ATIMA** (hereinafter "Lender").

WITNESSETH

THAT WHEREAS, Borrower did execute a mortgage, deed of trust or other security instrument (the "Prior Security Instrument") in the amount of \$ **63,000.00** dated **April 25, 2007** in favor of Subordinating Lienholder, covering the following described parcel of real property:

UNIT NUMBER 11-5 IN GELENA AT BLACKBERRY CREEK CONDOMINIUM, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS DEFINED AND DELINEATED IN THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 95194295, AS AMENDED FROM TIME TO TIME, IN THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL ID: 07-07-204-003-1047 VOL 0187

COMMONLY KNOWN AS: 1973 BLACKBERRY LANE, HOFFMAN ESTATES, ILLINOIS 60169

which Prior Security Instrument was recorded as **Document No. 0712835014** in the official lien records of **Cook County, State of Illinois**; and

WHEREAS, Borrower has executed or is about to execute an additional mortgage, deed of trust or security instrument (the "Current Security Instrument") securing a note not to exceed the sum of \$ **180,900.00**, dated December 13 **2012**, in favor of Lender payable with interest and upon the terms and conditions described therein, which Current Security Instrument is to be recorded concurrently herewith; and

WHEREAS, it is a condition precedent to obtaining said loan that the lien of such loan shall

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unconditionally be and remain at all times a lien or charge upon the land hereinabove described, prior and superior to the lien or charge of the loan first above mentioned; and

WHEREAS, Lender is willing to make said loan provided the Current Security Instrument securing the same constitute a lien or charge upon the above described property prior and superior to the lien or charge of the Prior Security Instrument and provided that Subordinating Lienholder will specifically and unconditionally subordinate the lien or charge of the Prior Security Instrument to the lien or charge of the Current Security Instrument in favor of Lender; and

WHEREAS, it is to the mutual benefit of the parties hereto that Lender make such loan to Borrower; and Subordinating Lienholder has agreed that the Current Security Instrument securing the same shall, when recorded, constitute a lien or charge upon said land which is unconditionally prior and superior to the lien or charge of the Prior Security Instrument.

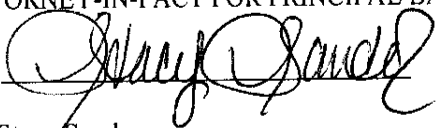
NOW, THEREFORE, in consideration of the premises, and the mutual benefits accruing to the parties hereto, and for other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

- (1) Subordinating Lienholder does hereby unconditionally subordinate the lien of the Prior Security Instrument to the lien of the Current Security Instrument in favor of Lender, and all advances or charges made or accruing thereunder, including any extensions or renewals thereof.
- (2) Subordinating Lienholder acknowledges that prior to the execution hereof, Subordinating Lienholder has had the opportunity to examine the terms of Lender's Current Security Instrument, note and agreements relating thereto, consent to and approves same, and recognizes that Lender has no obligation to Subordinating Lienholder to advance any funds under its Current Security Instrument or see to the application of Lender's funds, and any application or use of such funds for purposes other than those provided for in such Current Security Instrument, note or agreements shall not defeat the subordination herein made in whole or in part.
- (3) Lender would not make its loan above described without this agreement.
- (4) This agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the lien or charge of the Prior Security Instrument to the lien or charge of the Current Security Instrument in favor of Lender above referred to, and shall supersede and preempt any prior agreements as to such subordination including, but not limited to, those provisions, if any, contained in the Prior Security Instrument, which provide for the subordination of the lien or charge thereof to any other security interest, mortgage or mortgages thereafter created.
- (5) Subordinating Lienholder is the current holder or beneficiary of the Prior Security Instrument and has full power and authority to enter into this agreement.
- (6) The undersigned signing on behalf of Subordinating Lienholder has full power and authority to execute this agreement.
- (7) The heirs, administrators, assigns, and successors in interest of the Subordinating Lienholder shall be bound by this agreement.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION, WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN, A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND. IT IS RECOMMENDED THAT, PRIOR TO THE EXECUTION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO.

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SUBORDINATE LIEN HOLDER
NATIONSTAR MORTGAGE LLC AS
ATTORNEY-IN-FACT FOR PRINCIPAL BANK

By: 

Stacy Sandoz

Title: Assistant Secretary

Matthew G Semmen

Angela H Christensen

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

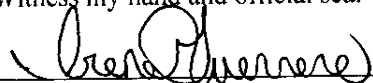
STATE OF NEBRASKA)

) SS.

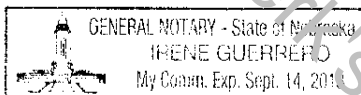
COUNTY OF SCOTTS BLUFF)

On the 09 day of November 2012, personally appeared before me Stacy Sandoz, Assistant Secretary of Nationstar Mortgage LLC, as Attorney-In-Fact for Principal Bank personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal


Irene Guerrero, Notary Public

My appointment expires: September 14, 2013



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State of Illinois


County of Cook

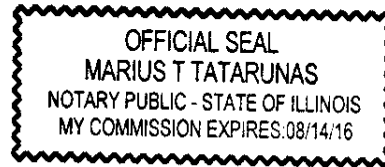
On Dec. 18, 2012, before me, Marius Tatarunas,
(name of notary public)

personally appeared **Matthew G Semmen, a single man and Angela H Christensen, a single woman** who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and who acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY of PERJURY under the laws of the state of Illinois that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.


(Signature of Notary)



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