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Recording Requested By/Return To:

Wells Fargo
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

This Instrument Prepared By:

Wells Fargo
P.O. Box 4149 MAC P6051-019
Portland, OR 97208-4149
1-800-945-3056

Parcel#: 11-31-212-018-1020, 11-31-212-018-1043 1033

[Space Above This Line for Recording Data]

Account #: XXX-XXX-XXX9328-1998

Reference Number: 124739701509410

**SUBORDINATION AGREEMENT FOR
MORTGAGE (WITH FUTURE ADVANCE CLAUSE)**

Effective Date: 12/27/2012

Owner(s): BRANT P WHEATON

Current Lien Amount: \$43,400.00.

Senior Lender: Independent Bank

Subordinating Lender: Wells Fargo Bank, N.A.

If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.

Property Address: 7022 N. PAULINA, CHICAGO, IL 60626

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THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

BRANT P WHEATON, AN UNMARRIED PERSON (individually and collectively the "Owner") 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 Mortgage (With Future Advance Clause) (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Attached See Exhibit A

which document is dated the 28th day of July, 2005, which was filed in Document ID# 0522946074 at page N/A (or as No. N/A) of the Records of the Office of the Recorder of the County of COOK, State of Illinois. The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to **BRANT P WHEATON** (individually and collectively "Borrower") by the 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 \$203,900.00 (the "New Loan or Amended Loan"), 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. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

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.

Nonwaiver – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

C. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, has set its hand and seal as of the Effective Date above unless otherwise indicated.

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Page 2 of 3

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SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

By *Lisa M. Sowers*
(Signature)

DEC 27 2012
Date

Lisa M. Sowers
(Printed Name)

Vice President Loan Documentation
(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Virginia)
)ss.
COUNTY OF Roanoke)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 27th day of December, 2012, by Lisa M. Sowers, as Vice President Loan Documentation of Wells Fargo Bank, N.A., the Subordinating Lender, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

Christie M. Williams (Notary Public)



Christie M. Williams
Notary Public 7524530
Commonwealth of Virginia
My Commission Expires June 30, 2016

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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EXHIBIT "A" LEGAL DESCRIPTION

File No.: 204746

The land referred to in this Document, situated in the County of Cook, State of Illinois described as follows:

Parcel 1: PIN: 11-31-212-018-1020

Unit Number 7022-1, in the Bella Vita Condominiums, as delineated on a survey of the following described tract of land:

Lots 1 and 2 with the East 2/3 of Lot 3 (except the North 90.0 feet thereof) in Block 26 in Rogers Park in Section 31, Township 41 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois

Parcel 2: PIN: 11-31-212-018-1033

Unit PU-10, in the Bella Vita Condominiums, as delineated on a survey of the following described tract of land:

Lots 1 and 2 with the East 2/3 of Lot 3 (except the North 90.0 feet thereof) in Block 26 in Rogers Park in Section 31, Township 41 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Which survey is attached as "Exhibit D" to the Declaration of Condominium recorded as Document Number 0516603084; together with its undivided percentage interest in the common elements in Cook County, Illinois.

The Tenant of Unit 7022-1 has waived or has failed to exercise the Right of First Refusal.

Grantor also hereby grants to the grantee, its successors and assigns, as rights and easements appurtenant to the subject unit described herein, the rights and easements for the benefit of said unit set forth in the Declaration of Condominium; and grantor reserves to itself, its successors and assigns, the rights and easements set forth in said Declaration for the benefit of the remaining property described therein.

This deed is subject to all easements, covenants, conditions, restrictions and reservations contained in said Declaration the same as though the provisions of said Declaration were recited and stipulated at length herein.