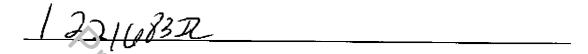
PREPARED BY: HERITAGE BANK OF SCHAUMBURG 1535 W. SCHAUMBURG ROAD SCHAUMBURG, IL 60194

WHEN RECORDED MAIL TO: HERITAGE BANK OF SCHAUMBURG 1535 W. SCHAUMBURG ROAD SCHAUMBURG, IL 60194



MORTGAGE SUBORDINATION AGREEMENT

THIS AGREEMENT is made this 20 n of January, 2013 by Heritage Bank of Schaumburg, ("Subordinating Party"), and is being given to Guaranteed Rate Inc., its successors and/or assigns, as their respective interests may appear ("Lender"),

P.F.CITALS

1. LENDER is making a mortgage to:

Benjamin T. Cohen and Teri Cohen, Husband and Wife, as tenants by the entirety ("Borrower") in connection with the acquisition or refinancing of certain premises with a property address of 3731 N. Bosworth Avenue, Chicago, Illinois 60613 which premises are described below ("Property"):

LOT 46 IN OSCAR CHARLES ADDITION TO LAND PARK IN THE WEST HALF OF THE NORTHWEST QUARTER OF IN SECTION 20, TOWNSHIP 40 NORTH, I'ANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index No.: 14-20-112-018-0000

- 2. Borrower is the present owner of the Property or will at the time of the making of the 1 partie the owner of the Property, and has executed or is about to execute a Mortgage in the sum of \$507,88/Living the loan number of ______ in favor of the Lender.
- 3. Subordinating Party now owns or holds an interest in the mortgagee of the Property pursuant to the provisions of that certain Mortgage dated October 5, 2009 recorded on October 16, 2009 as Document Number 0928912105, in the County of Cook, State of Illinois in the amount of \$103,000.00.
- 4. Lender is willing to make such loan to Borrower provided that Lender obtains a first lien on the Property and that the Subordinating Party unconditionally subordinates the lien of its Mortgage to the lien in favor of Lender in the manner hereinafter described.

* RECORDED AS DOCUMENT + 1304408 709

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by Subordinating Party, and to induce Lender to make a loan to Borrower, Subordinating Party hereby agrees with Lender that the

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Mortgage securing the Note in favor of Lender, and any renewals, extensions, or modifications of it, will be and shall remain a lien on the Property and superior to the lien in favor of Subordinating Party in the same manner as if Lender's Mortgage has been executed and recorded prior in time to the execution and recordation of the Subordinating Party's Mortgage.

Subordinating Party further agrees that:

Heritage Bank of Schaumburg

Any future advance of funds or additional debt that may be secured by the Subordinating Party's Mortgage, including, without limitation, additional debt created by any shared appreciation or negative amortization provisions of the Subordinating Party's Mortgage (together, "Future Advances"), shall be subject to the provisions of this Mortgage Subordination Agreement. The Mortgage securing the Note in favor of Lender, and any renewals, extensions, or modifications of it, will be and shall remain a lien on the Property 7.101 and superior to any lien for Future Advances.

This agreement is made under the laws of the State in which the Property is located. It cannot be waived, changed or terminated, except by a writing signed by both parties. This Agreement shall be binding upon Subordinating Party and the heirs, representatives, successor and assigns of Subordinating Party, and shall inure to the penefit of, and shall be enforceable by Lender and its successors and assigns. Subordinating Party waives relice of Lender's acceptance of this Agreement.

IN WITNESS THEREOF, the undersigned has caused this instrument to be executed the day and year first written above written.

("Subordinating Party")	4
By: Gregory Ad Ruffolo Its: Executive Vice President	County
STATE OF ILLINOIS)	C
) SS COUNTY OF COOK)	(O/)
O 41 204 1 OT	7

On this 30th day of January, 2013, a Notary Public in and for said County, personally appeared to me, Gregory M. Ruffolo personally known to me to be the Executive Vice President of Hentage Bank of Schaumburg, and that foregoing instrument was signed on behalf of said corporation by authority of its Board of Directors, and he acknowledged the execution of said instrument to be the voluntary act and deed of said corporation.

Witness my hand and notarial seal the day and year above written.

Notary Public

My commission expires: 7-13-13

Linda Gaeding
Notary Public, State of Illinois
My Commission Expires July 13, 2013

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EXHIBIT A

LOT 46 IN OSCAR CHARLES ADDITION TO LAND PARK IN THE WEST HALF OF THE NORTHWEST QUARTER OF IN SECTION 20, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 14-20-112-018-0000

Peoperaty Address: 3731 N. Bosweeth AVE Chicago IL, bob13

Ravenswood Title Company LLC
319 W. Ontario Street
Suite 2N-A
Chicago, IL 50654

Clark's

Office