

1342420 2/2
This instrument prepared by:

BAGLEY & MILLER
WITHOUT OPINION OR
REVIEW OF TITLE
P.O. Box 669
Pekin, IL 61555-0669

Mail to:
Bagley & Miller
P. O. Box 669
Pekin, IL 61555-0669

SUBORDINATION AGREEMENT

WHEREAS, the undersigned, HERGET BANK, NATIONAL ASSOCIATION, is the holder of a mortgage executed by YELENA POTEKHIN and ANDREI NESTEROVITCH, in the original principal amount of \$145,000.00, dated March 19, 2009, and recorded on April 1, 2009, as Document No. 0909156008 and re-recorded on September 30, 2009, as Document No. 0927350016 in the office of the Recorder of Deeds of Cook County, Illinois; and

WHEREAS, ANDREI NESTEROVITCH and YELENA POTEKHIN, executed a note secured by a mortgage to DRAPER AND KRAMER MORTGAGE CORP, d/b/a 1st ADVANTAGE MORTGAGE, in the original principal amount of \$396,000.00, dated FEBRUARY 13, 2013, and recorded on FEBRUARY 20, 2013, as Document No. 1305157283 in the office of the Recorder of Deeds of Cook County, Illinois, which mortgage conveys the same property described in the above mortgage as security and being legally described as follows:

P.I.N. 27-02-201-049-0000

Lot 2 in Stewarts Subdivision, being a Subdivision of the Northeast ¼ of Section 2, Township 36 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois. ADDRESS: 8005 TRAFALGAR COURT
ORLAND PARK, IL 60462

NOW THEREFORE, the undersigned, HERGET BANK, NATIONAL ASSOCIATION, believing it is to its advantage that said loan be made, and in consideration of ONE (\$1.00) DOLLAR and other good and valuable considerations, said HERGET BANK, NATIONAL ASSOCIATION, by its duly authorized officer, for itself, its successors and assigns, does hereby agree that its rights under said above described mortgage in the original principal amount of \$145,000.00, dated March 19, 2009, and recorded on April 1, 2009, as Document No. 0909156008 and re-recorded on September 30, 2009, as Document No. 0927350016 in the office of the Recorder of Deeds of Cook County, Illinois, and all its rights in and to said property are subordinate to the rights of DRAPER AND KRAMER MORTGAGE CORP, d/b/a 1st ADVANTAGE MORTGAGE, under its assigned mortgage in the original principal amount of \$396,000.00, dated FEBRUARY 13, 2013, and recorded on FEBRUARY 20, 2013, as Document No. 1305157283 in the office of the Recorder of Deeds of Cook County, Illinois.

UNOFFICIAL COPY

IN WITNESS WHEREOF, HERGET BANK, NATIONAL ASSOCIATION, has caused these presents to be executed and signed by its duly authorized officer and its corporate seal to be affixed hereto this 6 day of February, 2013.

HERGET BANK, NATIONAL ASSOCIATION,

BY: *Dennis Short*
Its Vice President

STATE OF ILLINOIS)
) SS.
COUNTY OF TAZEWELL)

I, the undersigned, a Notary Public, in and for the County and State aforesaid, do hereby certify that Dennis Short, personally known to me to be the Vice President of HERGET BANK, NATIONAL ASSOCIATION, whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that as such Vice President, he signed and delivered the said instrument in writing as Vice President of said Association, and caused the seal of this Association to be affixed thereto, pursuant to authority given by the Board of Directors of said Association, as his free and voluntary act, and as the free and voluntary act of said Association for the uses and purposes therein set forth.

Given under my hand and notarial seal this 6th day of February, 2013.

Denise A. Berardi
NOTARY PUBLIC

