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Doc#: 1306422016 Fee: \$42.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/05/2013 08:59 AM Pg: 1 of 3

SUBORDINATION AGREEMENT

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated June 20, 2002, in the amount of \$42,000.00 recorded on July 10, 2002 as document/book number 0020756996 in the County of COOK, in the state of Illinois granted by JOSEPH A. WAWROCKI, DEBORAH A. WAWROCKI herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

TAX ID: 19-02-403-049-0000

[Legal Description continued on page 3]

WELLS FARGO BANK, N.A., 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 \$129,790.00, 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.

This instrument was drafted by: Kelly Bensing

Return To: BMO Harris Bank N.A.
PO Box 2058
Milwaukee, WI 53201-2058

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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 22nd day of January, 2013 on behalf of BMO Harris Bank N.A., successor-in interest to M&I Bank FSB, as a result of merger dated 07/05/2011 as assigned by Guaranty Home Equity Corporation d/b/a GB Home Equity by its officers.

Diana J. Reynolds (Seal)
Diana J. Reynolds
Title: Vice President

Julie M. Westbrook (Seal)
Julie M. Westbrook
Title: Assistant Vice President

State of Wisconsin }
County of Milwaukee } ss.

This instrument was acknowledged before me on 22nd day of January, 2013, by Diana J. Reynolds and Julie M. Westbrook as officers of BMO Harris Bank N.A..

**JANET L. WENTLANDT
NOTARY PUBLIC
STATE OF WISCONSIN**

Janet L. Wentlandt
Janet L. Wentlandt

Notary Public, State of Wisconsin

My Commission (Expires) (Is) 2/8/15

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[Legal Description continued from page 1]

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN CITY OF CHICAGO, COOK COUNTY, STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS LOT 28 IN BLOCK 5 IN W HAYDEN BELLS ARCHER AND KEDZIE AVENUE SUBDIVISION OF THAT PART OF THE SE 1/4 OF SECTION 2 TOWNSHIP 38 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BY FEE SIMPLE DEED FROM JOSEPH WAWROCKI, MARRIED AS SET FORTH IN DOC # 98419377 DATED 05/13/1998 AND RECORDED 05/20/1998, COOK COUNTY RECORDS, STATE OF ILLINOIS.

SUBJECT PROPERTY COMMONLY KNOWN AS: 4337 S TRUMBLE AVE., CHICAGO, IL 60632

Property of Cook County Clerk's Office