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When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117
78474723
8601418685 Rec End

Doc#: 1307419154 Fee: \$42.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/15/2013 02:17 PM Pg: 1 of 3

~~WHEN RECORDED MAIL TO:~~

GMAC Mortgage, LLC

3451 Hammond Ave.
Waterloo IA 50702
Prepared by: Samantha Grandston
MIN Number: 100201500022652824
MERS Phone Number: 1-888-679-6377

BTIL
13-001
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SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT, made February 1, 2013, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **Mortgage Electronic Registration Systems, Inc., ('MERS')**

WITNESSETH:

THAT WHEREAS **Ivan A. Hidalgo and Debbie Hidalgo**, residing at **2409 AUBURN LANE, NORTHBROOK, IL 60062**, did execute a Mortgage dated **November 11, 2005** to **Mortgage Electronic Registration Systems, Inc., ('MERS')**, covering:

SEE ATTACHED

To Secure a Note in the sum of **\$61,250.00** dated **November 11, 2005** in favor of **Mortgage Electronic Registration Systems, Inc., ('MERS')**, which Mortgage was recorded **December 2, 2005** as Document No **0533605214**, County of **COOK**.

WHEREAS, Owner has executed, or is about to execute, a Mortgage and Note in the sum of (Not to exceed) **\$404,000.00** dated 2/19/2013 in favor of **First Home Loans, LLC**, here in after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and

WHEREAS, it is a condition precedent to obtaining said loan that Lender's mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems, Inc., ('MERS')** mortgage first above mentioned.

NOW THEREFORE, in consideration of the mutual benefits accruing to the parties hereto, and 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:

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(1) That said mortgage securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems, Inc., ('MERS')** mortgage first above mentioned, including any and all advances made or to be made under the note secured by **Mortgage Electronic Registration Systems, Inc., ('MERS')**, mortgage first above mentioned.

(2) Nothing herein contained shall affect the validity or enforceability of **Mortgage Electronic Registration Systems, Inc., ('MERS')**, mortgage and lien except for the subordination as aforesaid.

Mortgage Electronic Registration Systems, Inc., ('MERS')



By: [Signature]
Jami M. Beranek
Title: Assistant Secretary

Attest: [Signature]
Amber Swanger
Title: Assistant Secretary

STATE OF IOWA
ss:

COUNTY OF BLACK HAWK

On February 1, 2013, before me **Jeff Uden**, a notary public in and for the said county, personally appeared **Jami M. Beranek** known to me to be an **Assistant Secretary of Mortgage Electronic Registration Systems, Inc., ('MERS')** and **Amber Swanger** known to me to be an **Assistant Secretary of Mortgage Electronic Registration Systems, Inc., ('MERS')**, Solely Defined As Nominee For The Lender, **GMAC Mortgage, LLC**, the Limited Liability Company that executed the within instrumental also known to me (or proved to me on the basis of satisfactory evidence to be the person who executed the with instrument, behalf of the Limited Liability Company herein named and acknowledged to me that such Limited Liability Company executed the same.

WITNESS my hand and notarial seal.

[Signature]
Jeff Uden
Notary Public



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EXHIBIT A LEGAL DESCRIPTION

PARCEL 1: LOT 97 IN WINDHAM MANOR, BEING A SUBDIVISION OF PART OF THE SOUTH HALF OF THE SOUTH WEST QUARTER OF SOUTH EAST QUARTER OF SECTION 17 AND PART OF THE NORTH EAST QUARTER OF THE NORTH EAST QUARTER OF SECTION 20, ALL IN TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 8, 1973 AS DOCUMENT NUMBER 22431045 IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT FOR THE BENEFIT OF PARCEL 1 AS SHOWN ON THE PLAT OF SUBDIVISION RECORDED AUGUST 8, 1973 AS DOCUMENT 22431045 AND CORRECTED BY CERTIFICATE OF CORRECTION RECORDED NOVEMBER 6, 1973 AS DOCUMENT 22537018 AND AS CREATED BY DEED FROM KENNEDY BROTHERS, INC., TO JAMES F. WOLD AND FEROL A. WOLD, HIS WIFE DATED NOVEMBER 13, 1973 AND RECORDED MARCH 18, 1974 AS DOCUMENT 22656665 FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS.

Permanent Index Number(s): 04-20-208-003

For informational purposes only, the subject parcel is commonly known as:

2409 Auburn Lane, Northbrook, IL 60062



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