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This instrument prepared by:

**BAGLEY & MILLER**  
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Pekin, IL 61555-0669

Mail to:

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Old Republic National Title Insurance Company  
20 South Clark Street  
Suite 2000  
Chicago, IL 60603

FOR RECORDER'S USE ONLY

SUBORDINATION AGREEMENT

WHEREAS, the undersigned, HERCULES BANK, NATIONAL ASSOCIATION, is the holder of a mortgage executed by JOSEPH J. NOCERA and LAURA NOCERA a/k/a LAURA A. NOCERA in the original principal amount of \$110,000.00 dated March 24, 2009, and recorded on April 7, 2009, as Document No. 0909750010 in the office of the Recorder of Deeds of Cook County, Illinois; and

WHEREAS, JOSEPH J. NOCERA and LAURA NOCERA a/k/a LAURA A. NOCERA, are executing a note secured by a mortgage to DRAPER AND KRAMER MORTGAGE CORP, DBA 1<sup>ST</sup> ADVANTAGE MORTGAGE in the original principal amount of \$393,000.00, dated MARCH 5, 2013, and recorded on MARCH 15, 2013, as Document No. 1307455013 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. 14-17-315-047-0000

PARCEL 1: THAT PART OF THE NORTH 220.00 FEET OF THE SOUTH 353.00 FEET OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE WEST 140.00 FEET OF THE EAST 1/2 AND LYING SOUTHWESTERLY OF THE SOUTHWESTERLY LINE OF CLARK STREET, AS OCCUPIED, (EXCEPT THAT PART FALLING IN A 16.00 FEET STRIP OF LAND ALONG THE WESTERLY LINE OF THE LINE DEDICATED FOR PUBLIC ALLEY BY PLAT OF DEDICATION RECORDED NOVEMBER 22, 1971 AS DOCUMENT 21729002) TAKEN AS A TRACT ALL IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF SAID TRACT; THENCE SOUTH 23 DEGREES 19 MINUTES 33 SECONDS EAST ALONG THE WESTERLY LINE OF CLARK STREET A DISTANCE OF 18.89 FEET; THENCE SOUTH 66 DEGREES 40 MINUTES 27 SECONDS WEST A DISTANCE OF 52.20 FEET; THENCE NORTH 23 DEGREES 19 MINUTES 33 SECONDS WEST A DISTANCE OF 6.14 FEET; THENCE NORTH 89 DEGREES 24 MINUTES 29 SECONDS WEST A DISTANCE OF 16.46 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST A

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MINUTES 30 SECONDS EAST A DISTANCE OF 29.74 FEET; THENCE SOUTH 89 DEGREES 48 MINUTES 15 SECONDS EAST A DISTANCE OF 2.62 FEET TO THE POINT OF BEGINNING, EXCEPT THAT CERTAIN SPACE LYING BELOW ELEVATION OF 35.05 FEET, CITY OF CHICAGO DATUM MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF ABOVE DESCRIBED PARCEL; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST A DISTANCE OF 20.65 FEET; THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST A DISTANCE OF 3.70 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS WEST A DISTANCE OF 20.65 FEET; THENCE NORTH 89 DEGREES 24 MINUTES 29 SECONDS WEST A DISTANCE OF 3.70 FEET TO THE POINT OF BEGINNING.

PARCEL 2: EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR USE AND ENJOYMENT, INGRESS AND EGRESS OVER AND UPON THAT PART OF THE NORTH 222.00 FEET OF THE SOUTH 353.00 FEET OF THE EAST ½ OF THE SOUTHWEST ¼ OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE WEST 140.00 FEET OF THE EAST ½ AND LYING SOUTHWESTERLY OF THE SOUTHWESTERLY LINE OF CLARK STREET, AS OCCUPIED (EXCEPT THAT PART FALLING IN A 16.00 FEET STRIP OF LAND ALONG THE WESTERLY LINE OF THE LINE DEDICATED FOR PUBLIC ALLEY BY PLAT OF DEDICATION RECORDED NOVEMBER 22, 1971 AS DOCUMENT 21729002) TAKEN AS A TRACT ALL IN COOK COUNTY, ILLINOIS, EXCEPT THOSE PARTS TAKEN OR USED AS PART OF A RESIDENTIAL STRUCTURE AS SET FORTH IN THE DECLARATION OF EASEMENTS, RESTRICTIONS AND COVENANTS FOR GRACELAND COMMONS TOWNHOMES RECORDED AS DOCUMENT 0010457076.

ADDRESS: 4030 N. CLARK ST.  
CHICAGO, IL 60613

**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 \$110,000.00 dated March 24, 2009, and recorded on April 7, 2009, as Document No. 0909750010 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, DBA 1<sup>ST</sup> ADVANTAGE MORTGAGE, under its aforesaid mortgage in the original principal amount of \$393,000.00 executed MARCH 5, 2013 and recorded MARCH 15, 2013 as Document No. 1307455213 in the office of the Recorder of Deeds of Cook County, Illinois.

**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 22nd day of February, 2013.

HERGET BANK, NATIONAL ASSOCIATION

BY:

  
Its Kent Ewing MSK

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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 Chris Mullis, personally known to me to be the Home EQ Asset MGR 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 Home EQ Asset MGR he signed and delivered the said instrument in writing as Home EQ Asset MGR 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 22 day of February, 2013.

Jason Kreiling  
\_\_\_\_\_  
NOTARY PUBLIC



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