

# UNOFFICIAL COPY

Doc#: 1309857024 fee: \$68.00  
Date: 04/07/2013 09:35 AM Pg. 1 of 11  
Cook County Recorder of Deeds  
\*RHSP FEE \$10.00 Applied

Prepared by and when recorded  
Mail to: TCF NATIONAL BANK  
800 BURR RIDGE PARKWAY  
BURR RIDGE IL 60527  
JOE W. GARCIA

Recording requested by: LSI  
When recorded return to :  
Custom Recording Solutions  
5 Peters Canyon Road Suite 200  
Irvine, CA 92606 W-151A065  
800-756-3524 Ext. 5011

{Space Above This Line for Recording Data}

Account Number: XXXXXXXXX8060XXXX

Reference Number:

## SUBORDINATION AGREEMENT INDEX AS A MODIFICATION OF COMMANDCREDIT PLUS MORTGAGE

Effective Date: 12/07/2012

Borrower(s): Matthew B Knust by Renee C Norgle, his Agent

Senior Lender: Greenlight Financial Services

Subordinating Lender: TCF National Bank

Property Address: 2622 N Hartland Court, Chicago, IL 60614

PIN# 14304031700000

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**THIS AGREEMENT** (the "Agreement"), effective as of the Effective Date above but contingent upon the Subordinating Lender's receipt of \$300.00 from the Senior Lender, is made by the Subordinating Lender in favor of the Senior Lender named above.

Matthew B Knust by Renee C Norgle, his Agent (individually and collectively the "Borrower") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a COMMANDCREDIT PLUS MORTGAGE given by the Borrower, covering that real property, more particularly described as follows:

See Attached

which document is dated 31st day of May, 2012 filed of record on 19th day of June, 2012 with the County Recorder of Cook County, Illinois as Document No.1217104102, in the amount of \$150,000.00 (the "Existing Security Instrument"). The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to Borrower by Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$417,000.00 (the "New Loan or Amended Loan") to the Borrower, provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender.

\*DATED 02/23/2013

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

**NOW, THEREFORE**, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

## A. Agreement to Subordinate

Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

## B. General Terms and Conditions

**Binding Effect** – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

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**Nonwaiver** – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election under the New Security Instrument or related documents shall affect this Agreement.

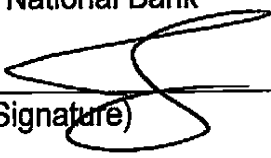
**Severability** – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

## C. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer has set its hand and seal as of the Effective Date above unless otherwise indicated. If the New Loan or Amended Loan exceeds \$417,000.00, or if the Subordinating Lender does not receive \$300.00 from the Senior Lender, this Subordination Agreement is VOID.

### SUBORDINATING LENDER:

TCF National Bank

By   
(Signature)

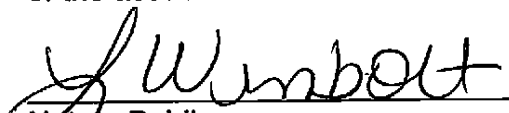
12/07/2012  
Date

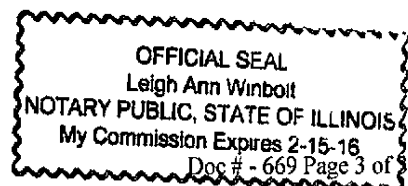
Joe W Garcia  
(Printed Name)

Vice President  
(Title)

STATE OF ILLINOIS)  
SS  
COUNTY OF COOK)

The foregoing instrument was acknowledged before me on this 7th day of December, 2012 by Joe W Garcia, Vice President of TCF National Bank, a national banking association, on behalf of the association.

  
Notary Public  
LEIGH ANN WINBOLT 15-16  
My Commission Expires: \_\_\_\_\_



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Loan # : 0134026519

## Exhibit A

### LEGAL DESCRIPTION

The following described property:

Real Estate situated in the County of Cook in the State of Illinois, to wit:

Parcel 1:

Lot the in the Hartland Park Subdivision, being a Resubdivision of part of Lot 3 in the Northwestern Terra Cotta Companys Resubdivision of a part of the Northeast Quarter of the Southeast Quarter of Section 30, township 40 North, Range 14, East of the Third Principal Meridian, according to the plat thereof recorded December 20, 2004 as Document Number 0435534090, in Cook County, Illinois.

Parcel 2:

Easements for the benefit of Parcel 1 as created by Declaration of Covenants, Conditions, Restrictions and Easements for Hartland Park Townhomes recorded October 26, 2005 as Document Number 0529903128 for support, party walls, utilities, access and public services, as more fully described therein and according to the terms set forth therein.

Parcel 3:

Non-exclusive easement for the benefit of Parcel 1 as created by Declaration of Covenants, Conditions, Restrictions and Easements for Hartland Park Townhomes recorded as Document Number 0529903128, for access to and use of TH-Stair-1.

Parcel 4:

Easements for the Benefit of Parcel 1 as created by the Declaration of Covenants, Conditions, Restrictions and easements for Hartland Park Master Homeowners Association, recorded October 11, 2005 as Document Number 0520418110, and re-recorded to correct the legal Description on October 12, 2005, as Document Number 0528527027, as more fully described therein and according to the teams set forth therein.

Parcel 5:

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A non-exclusive easement for the benefit of Parcel 1 for ingress and egress from said parcel as created by Deed from Northwestern Terra Cotta company to the Rizzo Brothers Warehouse Corporation, dated October 9, 1953 and recorded October 22, 1963 as Document 15751224 and amended by agreement recorded as Document Number 90168586 and rerecorded as Document Number 90235681 over the following described property:

That part of Lot 3 in Northwestern Terra Cotta Companys Resubdivision aforesaid and that part of vacated North Hermitage Avenue lying East of and adjoining said Lot 3 described as follows:

Beginning at the point of intersection of the East line of the West 14 feet of said vacated North Hermitage Avenue with the Southerly line of the present existing driveway which point is 119.33 feet more or less North of the North line of West Wrightwood avenue and running thence Westerly along said Southerly line of said existing Driveway, which Southerly line is a Southerly line of property described as Parcel 2, in a Deed dated January 30, 1946 and recorded in the Recorders Office of Cook County, Illinois as Document Number 13708497 and continuing Westerly along said Southerly line extended a distance of 90.83 feet more or less to its intersection with the East line of property described as Parcel 3 in said Deed, thence Northerly along said East line of said Parcel 3 a distance of 10.56 feet to its intersection with a Westward Extension of the line of the South face of a brick building; thence Easterly along said line of the South face of a brick building along said Westward extension thereof and along an Eastward extension thereof a distance of 90.73 feet more or less to its intersection with said East line of the West 14 feet of vacated North hermitage avenue and thence South along said East line of the West 14 feet, a distance of 10.69 feet to the point of beginning

Excepting from the above described land any part or parts thereof, if any, which are now occupied by buildings or structures situated, in Cook County, Illinois.

Easement Parcel 6;

Easement for ingress and egress for the benefit of Parcel 1 over and across the following described land:

That part of Lot or Block 3, together with that part of vacated North Hermitage Avenue lying East of and adjoining said Lot or Block 3, all in Northwestern Terra Cotta Companys Resubdivision of a part of the North East 1/4 of the Southeast 1/4 of Section 30, Township 40 North, Range 14 East of the Third Principal Meridian, included within a parcel of land bounded and described as follows:

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Beginning at the point of intersection of the East line of the West 26 feet of said vacated North Hermitage Avenue with the North line of West Wrightwood Avenue, and running thence North along said East line of the West 26 feet, a distance of 60 feet; thence Northeastwardly a distance of 59.94 feet to a point which is 39 feet East from the West line of said vacated North Hermitage Avenue and 138.50 feet North from said North line of West Wrightwood Avenue; thence Northwestwardly a distance of 92.59 feet to a point on the East line of said West 26 feet which is 230 feet North from said North line of West Wrightwood Avenue; thence North along said East line of the West 26 feet a distance of 260.15 feet to the point of intersection of the East line of the West 26 feet aforesaid, with a Westward extension of the center line of the South wall (measuring 12 1/2 inches in thickness), of a one story brick building situated upon lot or Block 2 in said Northwestern Terra Cotta Company's Resubdivision; thence West along said Westward extension of the center line of said brick wall a distance of 41.22 feet to a point on the West line of the East 15.32 feet of said Lot or Block 3 which is 509.85 feet North from the South line of said lot or block 3; thence South along said West line of the East 15.32 feet of said lot or block 3 a distance of 74.88 feet to the North line of the South 435 feet said lot or block 3; thence East along said North line of the South 435 feet of said lot or block 3 a distance of 0.32 feet to a point which is 15 feet West from the East line of said lot or block 3; thence Southeastwardly along a straight line, a distance of 21.29 feet to a point on the East line of said lot or block 3 which is 420 feet North from the South East corner of said lot or block 3; thence South along said East line of lot or block 3, a distance of 290 feet to the South face of a BRICK building which is 150 feet north from the south east corner of said Lot or Block 3; Thence East along an eastward extension of the line of said South face of said brick building, a distance of 14 feet; thence South along the East line of the West 14 feet of said vacated north Hermitage Avenue, a distance of 130.02 feet to its intersection with said North line of West Wrightwood Avenue, and thence East along said North line, a distance of 12 feet to the point of beginning, as set forth in grant to easements dated July 15, 1983 and recorded October 5, 1983 as Document 26809313, excepting therefrom that part vacated by construction and easement agreement recorded September 5, 2002 as Document number 0020976372 and describe as follows:

Triangle easement vacation: that part of Vacated North Hermitage Avenue lying East and adjoining Block 3 in Northwestern Terra Cotta Company's Resubdivision or a part of the Northeast Quarter of the Southeast Quarter of Section 30, township 40 North, Range 14, East of the Third Principal Meridian, described as follows:

Commencing at the point of intersection of the East line of the West 26 feet of said vacated North hermitage Avenue with the North line of West Wrightwood Avenue and running thence North along said East line of the West 26 feet, a distance of 80 feet to the point of beginning; thence northeastwardly, a distance of 59,94 feet to a point which is 39 feet East from the West line of said vacated North Hermitage Avenue and 139.50 feet North from said North line of west Wrightwood Avenue; thence Northwesterly a distance of 92.59 feet to a point on the East line of said West 26 feet which is 230 feet North from

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said north line of west Wrightwood Avenue; thence South along said East line of the West 26.0 feet, a distance of 150.0 feet to the point of beginning, in Cook County, Illinois. Strip easement vacation: that part of vacated North hermitage avenue lying East and adjoining block 3 in Northwestern terra cotta Companys Resubdivision of a part of the Northeast quarter of the Southeast quarter of section 30, township 40 North, range 14, East of the third principal meridian, described as follows; beginning at the point of intersection of the East line of the West 26 feet of said vacated North hermitage avege with the North line of West Wrightwood avenue and running thence North 00 degrees 00 minutes 05 seconds West along said East line of the West 26 feet, a distance of 510.19 feet; thence South 89 degrees 59 minutes 55 seconds West 5.00 feet; thence court 00 degrees 00 minutes 05 seconds East 510.15 feet to the North line of West Wrightwood avenue; thence South 89 degrees 35 minutes 32 seconds East along said North line 5.00 feet to the. point of beginning, in cook county, illinois.

Easement parcel 7:

Easement for Ingress and egress for the benefit of parcel 1 over, upon and across the following described land:

that part of lot or block 3 in Northwestern terra cotta Companys resubdivision of a part of the North East 1/4 of the South East 1/4 of section 10, township 40 North, range 14, East of the third principal meridian, bounded and described as follows:

Beginning at the point of intersection of the West line of the East 15.32 feet of said lot of block 3 with a Westward extension of the South line of the North 247 feet of lot or block 2 in Northwestern terra cotta Companys resubdivision (said point of intersection being 868.96 feet North from the South line of said lot or block 2) and running thence South along the West line of said East 15.32 feet of said lot or block 3 a distance of 30 feet, thence East along the North line of the South 838.96 feet of said lot or block 3, a distance of 15.32 feet more or less to the East line of said lot or block 3, thence North along the East line of said lot or block 3, a distance of 30 feet, and thence West along the North line of the South 868.96 feet of said lot or block 3, a distance of 15.32 feet to the point of beginning as set forth in grant of easements dated July 15, 1983 and re-recorded October 5, 1983 as document 26809313.

Easement parcel 8:

Easement for operation, maintenance, repair, inspection and replacement of existing telephone, electric, gas water sewer and sprinkler system lines and installations for the benefit of parcel 1 over the following described land:

that part of tract iv as described in grant of easements hereinafter noted falling within the West 36 feet of vacated Hermitage Avenue on the East 1/2 or the South East 1/4 of



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Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, as set forth in Grant of easements dated July 15, 1983 and recorded October 5, 1983 as Document 26809312.

## Easement Parcel 9:

Easement for ingress and egress for the benefit of Parcel 1 over, across and upon the following described land:

The North 30 feet of that part of Lot or Block 2, together with that part of Vacated North Hermitage Avenue lying West of and adjoining said Lot or Block 2 in Northwestern Terra Cotta Companys Resubdivision of a part of the North East 1/4 of the South East 1/4 of section 30, Township 40 North, Range 14, East of the Third Principal Meridian, included within a parcel of land which is bounded and described as follows:

Beginning at the point of intersection of the South line of the North 247 feet with the West line of the East 140 foot of said Lot or Block 2, and running thence South along the West line of the East 140 feet aforesaid a distance of 357.54 feet to the point of intersection of said West line with an Eastward extension of the enter line of the South Wall, (measuring 12 1/2 inches in thickness), of a One story brick building; thence West along said Eastward extension, along the center line of said wall, and along a Westward extension of said center line, a distance of 191.12 feet to a point on the East line of Lot or Block 3 in said Northwestern Terra cotta Companys Resubdivision, which point is 509.98 feet North from the South East corner of said Lot or Block 3; thence North along the East line of said Lot or Block 3, (being also the West line of said vacated North Hermitage Avenue), a distance of 358.97 feet to the point of intersection of said East line with a Westward extension of said South line of the North 247 feet of said Lot or Block 2, and thence East along said Westward extension and along said South line of the North 247 feet of Lot or Block 2, a distance of 191.04 feet to the point of beginning, as set forth in the grant of easements dated July 15, 1983 and recorded October 5, 1983 as Document 26809313.

## Easement Parcel 10:

Easement for ingress and egress the benefit of Parcel 1 over, upon and across the following described property:

The North 30 feet of that part of Lot or Block 2 in the Northwestern Terra Cotta Companys Resubdiyiston of a part of the North East 1/4 of the South East 1/4 of Section 30, Township North, Range 14, East of the Third Principal Meridian, described as follows:

Beginning at a point on the East line of said Lot or Block 2 which is 247 feet South of the North East corner thereof and running thence South along said Lot or Block line a distance of 193.68 feet to the North line of the South 675 feet of said Lot or Block; thence West



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along said North line of South 675 feet a distance of 140 feet; thence North parallel with said East line of Lot or Block 2 a distance of 193.80 feet to a point 247 feet South of the North line of said Lot or Block 2, thence East parallel with said North lot or block line a distance of 140 feet to the place of beginning, in Cook County, Illinois, as set forth in the Grant of easements dated July 15, 1983 and recorded October 5, 1983 as Document 26809313.

Easement Parcel 11:

Easement for ingress and egress for the Benefit of Parcel 1 over, upon and across the following described land:

that part of Lot or Block 3 in the Northwestern Terra Cotta Companys Resubdivision of a part of the North East 1/4 of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, bounded and described as follows:

Commencing on the North line of the South 435 feet of said Lot or Block 3 at a point which is 45.32 feet West from the East line of said Lot or Block 3, thence North along the West line or the said East 15.32 feet a distance of 35.18 feet to a point of beginning of that part of Lot or Block 3 hereinafter described; thence West along a line 470.18 feet North from and parallel with the South line of Lot of Block 3, a distance of 100 feet to a point thence Northwardly to a point 21.04 feet South of the North line of the South 890 feet of Lot or Block 3 at a point 100 feet West of the West line of the East 15.32 feet of Lot or Block 3; thence East along the North line of the South 808.96 feet of said Lot or Block 3, a distance of 100 feet to the West line of the East 15.32 feet of said Lot or Block 3; thence South along the West line of the East 15.32 feet aforesaid, a distance of 30 feet to the North line of the South 838.96 feet of said Lot or Block 3; thence West along the North line of the South 838.96 feet aforesaid, a distance of 80 feet to the West line of the East 95.32 feet of said Lot or Block 3; thence South along the West line of the East 95.32 feet aforesaid, a distance of 329.08 feet to the North line of the South 509.86 feet of said Lot or Block 3; thence East (along the North line of the South 509.88 feet of said lot or Block 3, to the West line of the East 15.32 feet aforesaid and thence South along the West line of the East 15.32 feet, aforesaid, a distance of 39.10 feet to the point of beginning as set forth in the Grant of Easements dated July 15, 1983 and recorded October 5, 1983 as Document 26809313 easements for the Benefit of Parcel 1 as created by construction and easement agreement and subject to its terms dated August 30, 2002 by and among LaSalle Bank National Association as Trustee under Trust agreement dated May 16, 1985 and) (known as Trust No. 11109 (Tag Trust), SJR Corporation, an Illinois Corporation and LaSalle Bank National Association, as Trustee under Trust Agreement dated March 27, 1986 and known as Trust No. 47013 dated August 30, 2002 and recorded September 5, 2002 as Document Number 0020976372, described as follows:

Easement Parcel 12 (Hermitage South Parcel):

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Easement for the ingress and egress, and to install, maintain, repair and replace utilities, over the East 21 feet of the following described tract of land:

That part of Lot or Block 3 together with that part of vacated North Hermitage Avenue lying East of and adjoining said Lot or Block 3 all in Northwestern Terra Cotta Companys Resubdivision of a part of the Northeast Quarter of the Southeast Quarter of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, included within a parcel of land bounded and described as follows. Beginning at the Southeast corner of said Lot or Block 3; thence North 89 degrees 35 minutes 37 seconds West along the South line of said Block 3, 9.0 feet; thence North 00 degrees 00 minutes 05 seconds West parallel with the East line of Block 3, 509.94 feet; thence North 89 degrees 59 minutes 55 seconds West parallel with the East line of Block 3, 509.94 feet; thence North 09 degrees 59 minutes 55 seconds East 30.0 feet; thence South 00 degrees 00 minutes 05 seconds East 510.15 feet to the Easterly extension of the South line of block 3 aforesaid; thence North 89 degrees 35 minutes 32 seconds West along said extension 21.0 feet to the point of beginning, in Cook County, Illinois.

Easement Parcel 13 (Hermitage North Parcel):

Easement for the ingress and egress over the East 21 feet of the following described tract of land;

That part of Lot or Block 3 together with that part of vacated North Hermitage Avenue lying East of and adjoining said Lot or Block 3 all in Northwestern Terra Cotta Companys Resubdivision of a part of the Northeast Quarter of the Southeast Quarter of Section 30, Township 4d North, Range 14, East of the Third principal meridian. included within a parcel of land bounded and described as follows:

Commencing at the Southeast corner of said Lot or Block 3; thence North 00 degrees 35 minutes 1.37 seconds West along the South line of said Block 3, 9.0 feet; thence North 00 degrees 00 minutes 05 seconds West parallel with the East line of Block 3, 509.94 feet to the point of beginning; thence North 89 degrees 69 minutes 55 seconds East 30.00 feet; thence North 00 degrees 00 minutes 05 seconds West 328.80 feet; thence North 89 degrees 31 minutes 29 seconds West 30.00 feet; thence South 00 degrees 00 minutes 05 seconds East 329.04 feet to the point of beginning, in Cook county, Illinois.

Easement Parcel 14:

Easement for ingress and egress created by Plat thereof recorded August 1, 2003 as Document Number 0321318043 over and upon that part of the land described as follows:

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That part of Lot or Block 3 together with that part of vacated North Hermitage Avenue lying East of and adjoining said Lot or Block 3 all in Northwestern Terra Cotta Company's Esubdivision of a part of the Northeast Quarter of the Southeast Quarter of Section 30, Township 40 North, Range 14, East of the third Principal Meridian, included within a parcel of land bounded and described as follows;

Commencing at the Southeast corner of said Lot or Block 3; thence North 00 degrees 00 minutes 15 seconds West along the East line of Block 3, 225.87 feet to the point of beginning, thence point of beginning North 00 degrees 00 minutes 05 seconds West along the last described East line 28.00 feet; thence South 89 degrees 59 minutes 22 seconds West 142.83 feet to a point of curve; thence Northerly along an arc of a circle convex Southwesterly and having a radius of 30.00 feet for a distance of 47.13 feet to a point of tangency (the chord of said arc having bearing of North 45 degrees 00 minutes 22 seconds West and a distance of 42.43 feet); thence North 00 degrees 00 minutes 45 seconds West 51.99 feet; thence North 20 degrees 29 minutes 53 seconds West 6.17 feet; thence North 00 degrees 00 minutes 05 seconds West 476.94 feet to a point of curve; thence Northerly along an arc of a circle convex Northwesterly and having a radius of 10.00 feet. A distance of 15.71 feet to a point of tangency (the chord of said arc having a bearing of North 44 degrees 59 minutes 58 seconds East and having a distance of 14.14 feet); thence North 90 degrees 00 minutes 00 seconds East 73.67 feet; thence North 00 degrees 00 minutes 05 seconds West 11.07 feet; thence South 89 degrees 35 minutes 37 seconds East 76.00 feet; thence North 00 degrees 00 minutes 05 seconds West 30.00 feet; thence North 88 degrees 35 minutes 37 seconds West 76.00 feet; thence South 00 degrees 00 minutes 05 seconds East 11.20 feet; thence North 09 degrees 42 minutes 12 seconds West 24.00 feet; thence North 90 degrees 00 minutes 00 seconds West 79.67 feet; thence South 00 degrees 00 minutes 05 seconds East 510.69 feet; thence South 04 degrees 22 minutes 26 seconds East 98.31 feet; thence South 00 degrees 00 minutes 05 seconds East 93.80 feet; thence North 89 degrees 59 minutes 22 seconds East 192.83 feet to the point of beginning, in Cook County, Illinois.

Assessor's Parcel No: 14304031700000