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Doc#: 1311456076 Fee: \$40.00  
RHSP Fee: \$10.00 Affidavit Fee:  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 04/24/2013 02:38 PM Pg: 1 of 2

137912  
CAMBRIDGE TITLE COMPANY  
400 Central Avenue  
Northfield, IL 60093

## SUBORDINATION AGREEMENT

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated May 30, 2008, in the amount of \$467,000.00 recorded on June 12, 2008 as document/book number 0816401196 in the County of COOK, in the state of Illinois granted by KIRA KURGANSKY AND VALENTIN MINKHOV herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

LOT 9 IN BLOCK 11 IN GLEN GROOK COUNTRYSIDE, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 3 AND PART OF THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF, RECORDED MAY 23, 1946 AS DOCUMENT NO. 13802722, IN COOK COUNTY, ILLINOIS.  
PIN: 04-03-103-009-0000

SOLUTIONS FINANCIAL MORTGAGE COMPANY, ISADA/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 \$392,000.00, 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: Cheryl Schmitt

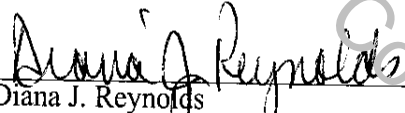
Return To: BMO Harris Bank N.A.  
3800 Golf Rd., Suite 300  
P.O. Box 5036  
Rolling Meadows, IL 60008

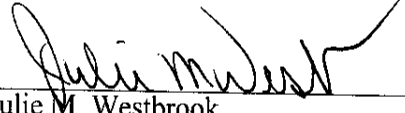
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If the Subordinating Party makes advances of funds in performance of an obligation of the Borrower pursuant to the Subordinating Party's Security Instrument ("Protective Advances") and, if paid with the written consent of the Lender, such Protective 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 2nd day of April, 2013 on behalf of BMO Harris Bank N.A. by its officers:

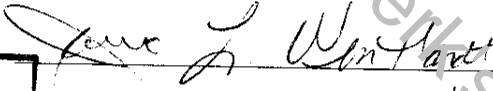
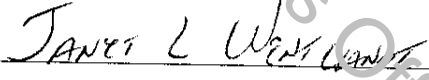
 (Seal)  
Diana J. Reynolds  
Title: Vice President

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

State of Wisconsin }  
County of Milwaukee } ss.

This instrument was acknowledged before me on 2nd day of April, 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**

  
  
Notary Public, State of Wisconsin

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