57811054-1930308

SUBORDINATION AGREEMENT

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated May 27, 2008, in the amount of \$115,434.00 recorded on June 12, 2008 as document/book number 0816457103 in the County of COOK, in the state of Illinois granted by STEVEN A. SCHWARTZ AND DENISE J. SCHWARTZ ourein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

SEE PAGE THREE FOR, THE LEGAL DESCRIPTION TAX ID NUMBER (S): 03-02-412-110-0000

[Legal Description continued on page 3]
JPMORGAN CHASE BANK, NA, ISAOA, herein known as "Lender", has granted or will grant to Borrower an extension of credit or other than coal 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 it's interest, right and title granted by the aforementioned Security instrument to the aforementioned Lien, not to exceed the total amount of \$95,990.00, 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.

Mortgage Recorded 4/25/2013 Inst# 1311557195

This instrument was drafted by: LaToya Katherine

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 agreemen's binding on the successors and assigns of both the Subordinating Party and the Lender. This Subordination Agreement is executed this 5th day of April, 2013 on behalf of BMO Harri, Bank N.A. by its officers:

Diana & Rupuslak Seal)

Julie M. Westbrook

Title: Assistant Vice President

(Seal)

State of Wisconsin

County of Milwaukee

Title: Vice President

ss.

This instrument was acknowledged before me on 5th 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)

1312008272 Page: 3 of 3



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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): (13-1)2-418-110-0000

Land Situated in the City of Wheeling in the County of Cook in the State of IL

UNIT 3A, IN LOT 1, CLUSTER 40, I.\ S. A.DOW BEND PHASE III, IN SHADOW BEND PHASE III, A SUBDIVISION OF A TRACT OF LAND, BEIN'S A PART OF LOTS 2 AND 5 IN THE RESUBDIVISION OF GEORGE STRONG'S FARM IN SECTION 1 AND THE WEST 1/2 OF SECTION 1, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL ME RIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 16, 1885, IN BOOK 20 OF PLATS AT PAGE 15, AS DOCUMENT 625294 AND A PART OF LOT 1 OF OWNER'S SUBDIVISION OF PART OF THE OLD FILK NS FARM IN SECTIONS 1 AND 2, TOWNSHIP 42 NORTH, RANGE 11, EAST AND A PART OF LOT 3 OF OVINER'S SUBDIVISION OF SECTIONS 1 AND 2, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT OF SAID SHADOW BEND PHASE III REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY 10, 1973, AS DOCUMENT NUMBER 2232074 AND SURVEYOR'S CERTIFICATE OF CORRECTION THEREOF REGISTERED AND RECORDED ON JUNE 22, 1973 AS DOCUMENTS NUMBERS 26699913 AND 22372159, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS FOR INGRESS AND EGRESS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION RECORDED JUNE 13, 1975 AS DOCUMENT NUMBER 23114271 AND REGISTERED JUNE 13, 1975 AS DOCUMENT NUMBER LR2813052, IN COOK COUNTY, ILLIN()IS.

Commonly known as: 252 Woodmere Ln, Wheeling, IL 60090