

Citywide Title Corporation
850 W. Jackson Blvd., Ste. 320
Chicago, IL 60607

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When recorded return to:
Ocwen Loan Servicing, LLC
Attn: Subordination Department
1661 WORTHINGTON ROAD, SUITE 100
WEST PALM BEACH, FLORIDA, 33409
Loan Number: 7111482878

Doc#: 1315146004 Fee: \$60.00
RHSP Fee:\$10.00 Affidavit Fee:
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/31/2013 09:01 AM Pg: 1 of 2

416267 ²/₂ SUBORDINATION AGREEMENT

THIS AGREEMENT is entered into this 23rd day of April, 2013, by JP MORGAN CHASE BANK, N.A. (Lender) & BMO Harris Bank N.A. (Lienholder).

Recitals

Lienholder holds a second Mortgage/Deed of trust originally granted by MORGAN STANLEY CREDIT CORPORATION, recorded 11/15/2007 among the Land Records of COOK County, IL, as Document #0731903060, securing the original sum of \$181,000.00, having been reduced to \$131,940.00, securing an interest in the following described real estate ("the Property").

PROPERTY ADDRESS: 939 THATCHER AVE, RIVER FOREST, IL 60305

See legal description attached hereto and made a part hereof.

This agreement subordinates to a Mortgage/Deed of Trust executed by JEFFERY KLINE & KATHLEEN KLINE in the amount not to exceed of \$410,000.00 in favor of the lender, at a fixed rate of 3.625% for a term of at least 360 months.

NOW THEREFORE, in consideration of the covenants contained herein, the parties agree as follows:

1. Subordination. Lienholder agrees to and hereby does subordinate its second deed of trust lien in the Property to a new first deed of trust lien to be filed by Lender in order to refinance the existing first deed of trust.
2. Effect. Lender agrees that Lienholder's second deed of trust shall in no way be impaired or affected by the Agreement except that the second deed of trust lien shall stand junior and subordinate to the Lender new first deed of trust in the same manner and to the same extent as if the Lender new first deed of trust had been filed prior to the

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File No: 416267

EXHIBIT "A"

LOT 3 IN CHAS. P. OGDEN'S SUBDIVISION OF BLOCK 3 IN SNOW AND DICKENSON'S ADDITION TO RIVER FOREST, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 1 AND THE EAST 17 ACRES OF THE SOUTHEAST 1/4 OF SECTION 2, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS (EXCEPT PART CONVEYED TO THE CHICAGO AND WISCONSIN RAILROAD.)

15-02-404-005-0000
939 Thatcher Ave.
River Forest, IL 60305

Property of Cook County Clerk's Office

Issuing Agent:
Citywide Title Corporation
850 W. Jackson
Suite 320, Chicago, Illinois 60607
312-492-8934

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ALTA Plain Language Commitment (6-17-06) (IL)
Schedule A

AMERICAN
LAND TITLE
ASSOCIATION

