

8123580446

**WHEN RECORDED MAIL TO:**

**GMAC Mortgage, LLC**

3451 Hammond Ave  
Waterloo IA 50702  
Prepared by: Jeff Uden  
MIN Number: 100037506530228056  
MERS Phone Number: 1-888-679-6377

**SUBORDINATION AGREEMENT**

**THIS SUBORDINATION AGREEMENT**, made November 15, 2012, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **Mortgage Electronic Registration Systems, Inc., ('MERS')**

**WITNESSETH:**

**THAT WHEREAS MICHAEL BACULA and DEBBRA RAFINE**, residing at **1040 SOUTH WESLEY AVENUE, OAK PARK, IL 60304**, did execute a Mortgage dated **April 25, 2002** to **Mortgage Electronic Registration Systems, Inc., ('MERS')**, covering:

SEE ATTACHED

To Secure a Note in the sum of **\$50,000.00** dated **April 25, 2002** in favor of **Mortgage Electronic Registration Systems, Inc., ('MERS')**, which Mortgage was recorded **May 20, 2002** as **Instrument 0020572085**, County of **COOK**

**WHEREAS**, Owner has executed, or is about to execute, a Mortgage and Note in the sum of (Not to exceed) **\$128,700.00** dated 12-3-2012 in favor of **Ally Bank**, here in after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded 1/10/2013; Instrument # 1301008621

**WHEREAS**, it is a condition precedent to obtaining said loan that Lender's mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems, Inc., ('MERS')** mortgage first above mentioned.

**NOW THEREFORE**, in consideration of the mutual benefits accruing to the parties hereto, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

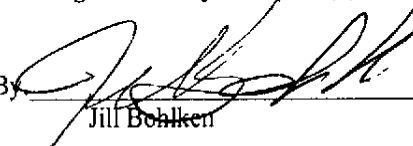
8123580446 MICHAEL BACULA

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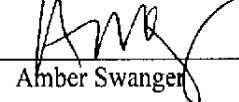
(1) That said mortgage securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems, Inc., ('MERS')** mortgage first above mentioned, including any and all advances made or to be made under the note secured by **Mortgage Electronic Registration Systems, Inc., ('MERS')** mortgage first above mentioned.

(2) Nothing herein contained shall affect the validity or enforceability of **Mortgage Electronic Registration Systems, Inc., ('MERS')** mortgage and lien except for the subordination as aforesaid.

**Mortgage Electronic Registration Systems, Inc., ('MERS')**

By   
Jill Bohlken

Title Assistant Secretary

Attest:   
Amber Swanger

Title: Assistant Secretary

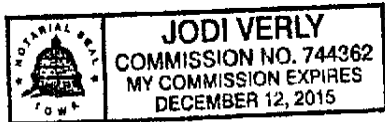


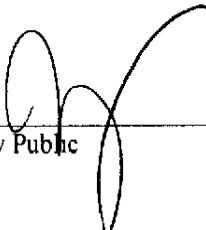
STATE OF IOWA  
SS:

COUNTY OF BLACK HAWK

On November 15, 2012, before me **Jodi Verly**, a notary public in and for the said county, personally appeared **Jill Bohlken** known to me to be an **Assistant Secretary of Mortgage Electronic Registration Systems, Inc., ('MERS')** and **Amber Swanger** known to me to be an **Assistant Secretary of Mortgage Electronic Registration Systems, Inc., ('MERS')**. Solely Defined As Nomnee For The Lender, **GMAC Mortgage, LLC**, the Limited Liability Company that executed the within instrumental also known to me (or proved to me on the basis of satisfactory evidence to be the person who executed the with instrument, behalf of the Limited Liability Company herein named and acknowledged to me that such Limited Liability Company executed the same

WITNESS my hand and notarial seal.



  
Notary Public

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Order No.: **15187723**  
Loan No. 000688046511

## Exhibit A

The following described property:

Lot 29 and the North half of Lot 28 in Block 5 in Swigart's Subdivision of Lot 5 and the West 33 feet of Lot 6 in B.F. Jervis Subdivision of Section 18, Township 39 North, Range 13, East of the Third principal meridian, in Cook County, Illinois.

Assessor's Parcel No: 16187090150000

Property of Cook County Clerk's Office