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CITYWIDE

TITLE CORPORATION
850 W. JACKSON BLVD., SUITE 320
CHICAGO, IL 60607

When Recorded Mail to:
North Shore Community
Bank & Trust Co.
7800 Lincoln Ave.
Skokie, IL 60077

Loan No. 395021008-1



Doc#: 1328846087 Fee: \$40.00 RHSP Fee:\$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds
Date: 10/15/2013 02:15 PM Pg: 1 of 2

SUBORDINATION AGREEMENT

WHEREAS, Paul V. Kaulas and Sally L. Kaulas, his wife as joint tenants, indebted by a Mortgage dated November 20.3013 and recorded in the Office of the Recorder of Cook County, Illinois, and known as Document number 1300746163 did mortgage unto JPMorgan Chase Bank, N.A., a certain premises in Cook County, Illinois, described as:

PARCEL 1:

LOT 3 IN STOLP'S RESUBDIVISION OF LOTS 1, 2, 3, 4, 5 AND 8 IN BLOCK 2 IN GROVER'S RESUBDIVISION OF BLOCK 28 IN WILMET FE. IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE EAST 10.0 FEET OF THE VACATED PORTION OF THE PUBLIC ALLEY IN STOLP'S RESUBDIVISION OF LOTS 1, 2, 3, 4, 5 AND 8 IN BLOCK 2 OF A J. GROVER'S RESUBDIVISION OF BLOCK 28 IN WILMETTE VILLAGE ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS ON APRIL 11, 1893 IN BOOK 60 OF PLATS, PAGE 21 AS DOCUMENT NO. 1846555 SAID VACATION OMPRISING THAT PART OF THE PUBLIC ALLEY AFORESAID LYING SOUTH OF THE NORTH LINE OF LOT 3 EXTENDED WEST AND NORTH OF A LINE DRAWN FROM THE NORTH WEST CORNER OF SAID LOT 4 TO A POINT ON THE EAST LINE OF LOT 8 AFORESAID 135 04 FEET SOUTH OF THE NORTHEAST CORNER OF SAID LOT 8, ALL IN TOWNSHIP 42 NORTH, PANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 05-27-318-003-0000

Commonly known as: 921 13th Street, Wilmette, Illinois 60091

to secure a note dated November 30, 2017 in the amount of \$314,000.00.

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of:

A mortgage dated June 30, 2003 and recorded July 23, 2003, in the amount of One Hundred Thousand and 00/100ths dollars (\$100,000.00) as document number 0320442463;

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Modified to Fifty Thousand and 00/100ths dollars (\$50,000.00) per Modification of Mortgage dated July 21, 2010 and recorded on August 25, 2010, as document number 1023746020,

but is willing to subject and subordinate their right, interest and claim to the lien of the above mentioned mortgage.

NOW THEREFORE, the undersigned in consideration of the premises and of the sum of ONE DOLLAR(\$1.00) paid to the undersigned, receipt of which is hereby acknowledged, does hereby covenant and agree that the right, interest and claim of the undersigned is and shall be and remain at all times subject and subordinate to the lien of **JPMorgan Chase Bank**, N.A. as aforesaid for all advances made or to be made under the provisions of said Mortgage on the notes secured thereby and for all other purposes specified therein, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois.

WITNESS the hand and seal crine undersigned this 13th day of November, 2012.

North Shore Community Bank & Trust Cc.

By: Jacqueline K. Pearl, Assistant Vice Presiden.

State of Illinois County of Cook

I, the undersigned, Notary Public in and for said county and s ate, do hereby certify that Jacqueline K. Pearl, Assistant Vice President, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 13th day of November, 2012.

Linda M.) Maragos, Notary Public

My Commission Expires: 10/16/2013

Prepared by:

Linda Maragos

North Shore Community Bank & Trust Co.

7800 Lincoln Avenue

Skokie, IL 60077

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LINDA M. MARAGOS Notary Public, State of Illinois My Commission Expires 10/16/13