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AFFIDAVIT AS TO ORIGINAL DOCUMENT



Prepared by & Mail to:
Old Republic Title
20 S Clark St Suite2000
Chicago, IL 60603

Doc#: 1329545003 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/22/2013 08:20 AM Pg: 1 of 6

State of Illinois)
County of Cook) ss

ORT # 1347427 1-1

WITNESSETH, that the affiant, under oath and being fully advised as to the premises and circumstances, and being of sound mind and of legal age, and in reference to title to the premises, legally described as follows; to-wit:

LEGAL: SEE ATTACHED EXHIBIT "A"

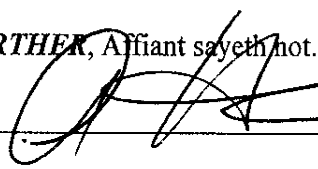
PIN: 13-25-132-027-0000

ADDRESS: 2820 N Sacramento Ave

hereby affirmatively states and alleges as follows: Chicago 14 100018

1) That the subordination agreement attached hereto are true and exact copies of the original document executed by the parties.

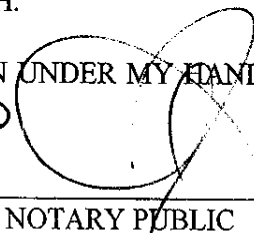
FURTHER, Affiant sayeth not.



STATE OF ILLINOIS) SS
COUNTY OF Cook)

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE DO HEREBY CERTIFY THAT He PERSONALLY KNOWN TO ME TO BE THE SAME PERSON WHOSE NAME WAS SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY IN PERSON, AND ACKNOWLEDGED THAT HE SIGNED AND DELIVERED THE SAID INSTRUMENT AS HIS FREE AND VOLUNTARY ACT, FOR THE USES AND PURPOSES THEREIN SET FORTH.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 21 DAY OF Oct, 2013



NOTARY PUBLIC



MY COMMISSION EXPIRES: 7-17-14

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EXHIBIT "A"
LEGAL DESCRIPTION

LOT 7 IN BLOCK 4 IN STOREY AND ALLEN'S ADDITION TO CHICAGO, BEING A
SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF
SECTION 25, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

Address commonly known as:
2830 N Sacramento Ave
Chicago, IL 60618

PIN#: 13-25-132-027-0000

Property of Cook County Clerk's Office

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Subordination
agreement

027# 1317427416
THIS SUBORDINATION AGREEMENT made and entered into as of this 30th day of August, 2013, by NORTHWEST FEDERAL CREDIT UNION ("Beneficiary"); and ELIZABETH C. URBAN AND BRIAN T. URBAN ("Borrower").

WITNESSETH:

WHEREAS, Borrower executed a Deed of Trust dated October 14, 2010 ("Deed of Trust"), in favor of Northwest Federal Credit Union Successor and Interest to Realtors Federal Credit Union, in the amount of \$75,000.00, which Deed of Trust was recorded on November 29, 2010, as Document Number 1033317054, among the land records of Cook County, Illinois, more particularly described as follows:

LOT 7 IN BLOCK 4 IN STOREY AND ALLEN'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE EAST ½ OF THE SOUTHWEST ¼ OF THE NORTHWEST ¼ OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Tax ID: 13-25-132-027

WHEREAS, Borrower intends to refinance the indebtedness secured by the Deed of Trust by obtaining a new mortgage loan with WELLS FARGO BANK, N.A., ("New Lender") and

WHEREAS, The Beneficiary desires to subordinate its lien and interest pursuant to the Deed of Trust to the lien interest of the New Lender, to such new instruments and documents executed in favor of the New Lender, pertaining to the refinancing;

NOW, THEREFORE, for and in consideration of the sum of Ten and No/100 (\$10.00) and other good and valuable consideration in hand paid by Borrower, to the Beneficiary, the receipt, adequacy and sufficiency of which are hereby acknowledged, and intending to be bound thereby, the Beneficiary and Borrower hereby agree as follows:

1.

The Beneficiary hereby covenant and agree that all their right, title, interest and lien created pursuant to the Deed of Trust (and any and all other instruments and documents executed by Borrower, in favor of the Beneficiary to secure the indebtedness secured by the Deed of Trust) is subordinate and inferior to the right, title, and interest and lien created by that certain Deed of

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Trust from Borrower in favor of the New Lender, recorded immediately prior hereto, having an original principal amount not to exceed ONE HUNDRED SIXTY THOUSAND DOLLARS AND 00/100 (\$160,000.00)*Notwithstanding the foregoing, the Beneficiary, by execution of this Agreement, does not subordinate their right, title, interest and lien pursuant to the Deed of Trust to any interest or lien except as expressly set forth in this Paragraph 1.

*Recorded 10-2-2013 as document # 1327508175
2.

The Beneficiary hereby authorizes and directs its authorized Officer to execute this Subordination Agreement and to take all such other actions as may be necessary to subordinate to the lien, the interest of Beneficiary, their right, title interest and lien pursuant to the Deed of Trust in accordance with the terms thereof.

3.

This Subordination Agreement shall be binding upon the Beneficiary, its successors and/or assigns (including without limitation any purchasers at a foreclosure sale, whether judicial or non-judicial) and inure to the benefit of its successors and/or assigns.

(REMAINDER OF PAGE INTENTIONALLY LEFT BLANK)

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IN WITNESS WHEREOF, the parties have hereunto set their hands and seals as of the day and year first above written.

**NORTHWEST FEDERAL CREDIT UNION
(Beneficiary)**

By: _____ (Seal)
Joseph L. Talmadge
Its: Assistant Vice President, Mortgage Lending

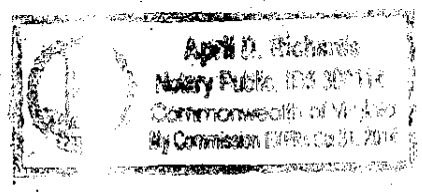
State/ Commonwealth: Virginia
County/City: Fairfax to wit:

I hereby certify that on this 4th day of September, 2013, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared Joseph L. Talmadge, on behalf of NORTHWEST FEDERAL CREDIT UNION, the Beneficiary, herein, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged the same for the purposes therein contained, and further acknowledged the foregoing deed to be his/her/their act, and in my presence signed and sealed the same, giving oath under penalties of perjury that the consideration recited herein is correct.

IN WITNESS WHEREOF, I hereto set my hand and official seal.

April D. Richards
Notary Public

My Commission Expires: 10-31-2014



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ELIZABETH C. URBAN (Borrower)

(Seal)



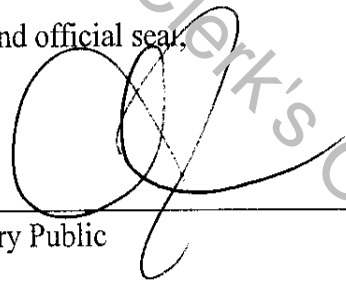
BRIAN T. URBAN (Borrower)

(Seal)

State/ Commonwealth IL
County/City COOK) to wit:

I hereby certify that on this 25 day of Sept, 2013, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared **ELIZABETH C. URBAN AND BRIAN T. URBAN**; herein, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged the same for the purposes therein contained, and further acknowledged the foregoing deed to be his/her/their act, and in my presence signed and sealed the same, giving oath under penalties of perjury that the consideration recited herein is correct.

IN WITNESS WHEREOF, I hereto set my hand and official seal.



Notary Public

My Commission Expires: 7-17-14

