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Doc#: 1333101052 Fee: \$44.00
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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 11/27/2013 11:54 AM Pg: 1 of 4

Prepared by and when recorded
Mail to: TCF NATIONAL BANK
SHEILA BELLINGER
555 BUTTERFIELD ROAD
LOMBARD IL 60148

Appendix

Property of Cook County Clerk's Office

{Space Above This Line for Recording Data}

Account Number: XXXXXXXXX0527XXXX Reference Number:

SUBORDINATION AGREEMENT INDEX AS A MODIFICATION OF COMMAND CREDIT PLUS MORTGAGE

Effective Date: 10/11/2013

Borrower(s): Ramkumar Dharmar and Sujatha

Senior Lender: Quicken Loans, Inc.

Subordinating Lender: TCF National Bank

Property Address: 1329 Grantham Dr, Schaumburg, IL 60193

PIN# 07-25-103-022-0000

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THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by the Subordinating Lender in favor of the Senior Lender named above.

Ramkuma R Kharmar and Sujatha Ramkumar (individually and collectively the "Borrower") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a COMMANDCREDIT PLUS MORTGAGE given by the Borrower, covering that real property, more particularly described as follows:

Lot 22 in Lion's Gate Unit One, being a subdivision of part of the West 1/2 of the Northwest 1/4 and part of the West 50 links of the East 1/2 of the Northwest 1/4 of Section 25, Township 41 North, Range 10, East of the Third Principal Meridian, according to the plat thereof recorded August 02, 2004 as Document Number 0421518065 and re-recorded October 08, 2004 as Document Number 0428244136, in Cook County, Illinois.

which document is dated 17th day of July, 2013 filed of record on 23rd day of July, 2013 with the County Recorder of Cook County, Illinois as Document No.1320447023, in the amount of \$122,900.00 (the "Existing Security Instrument"). The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to Borrower by Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$416,000.00 (the "New Loan or Amended Loan") to the Borrower, provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

A. Agreement to Subordinate

Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

B. General Terms and Conditions

Binding Effect – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

Nonwaiver – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election under the New Security Instrument or related documents shall affect this Agreement.

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Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

C. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer has set its hand and seal as of the Effective Date above unless otherwise indicated. If the New Loan or Amended Loan exceeds \$416,000.00 this Subordination Agreement is VOID.

SUBORDINATING LENDER:

TCF National Bank

By 
(Signature)

10/11/2013
Date

Gary Kujawa
(Printed Name)

Assistant Vice President
(Title)

STATE OF ILLINOIS)
SS
COUNTY OF DU PAGE)

The foregoing instrument was acknowledged before me on this 11th day of October, 2013 by Gary Kujawa, Assistant Vice President of TCF National Bank, a national banking association, on behalf of the association.


Notary Public

My Commission Expires: 2-15-16



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STREET ADDRESS: 1329 GRANTHAM DRIVE
CITY: SCHAUMBURG **COUNTY:** COOK
TAX NUMBER: 07-25-103-022-0000

LEGAL DESCRIPTION:

LOT 22 IN LION'S GATE UNIT ONE, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 AND PART OF THE WEST 50 LINKS OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 2, 2004 AS DOCUMENT NUMBER 0421518065 AND RE-RECORDED OCTOBER 8, 2004 AS DOCUMENT NUMBER 0428244136, IN COOK COUNTY, ILLINOIS.

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