

# UNOFFICIAL COPY

Doc#: 1336157284 fee: \$82.00  
Date: 12/27/2013 10:21 AM Pg: 1 of 5  
Cook County Recorder of Deeds  
\*RHSP:\$9.00 RPRF:\$1.00 FEES Applied

STATE OF ILLINOIS  
COUNTY OF COOK

*Rfn to:*  
NationalLink  
300 Corporate Center Dr.  
Suite 300  
Moon Township, PA 15108  
403915 SA

SBA Loan No. DLH 38732860-04

## SUBORDINATION

WHEREAS, Gloria D. Crosby and Dennis B. Crosby are presently indebted to the U. S. Small Business Administration, an agency of the Government of the United States of America, hereinafter referred to as "SBA", as evidenced by that certain Promissory Note in favor of SBA dated September 14, 2010, in the original principal amount of \$14,000.00, which was modified on February 18, 2011, increasing the principal amount to \$20,900.00; and,

WHEREAS, the said Note is secured by, among other things, that certain Mortgage executed by Gloria D. Crosby, who acquired title as Gloria Crosby, and Dennis B. Crosby, her husband, as to his interest, if any, 527 Bohland Avenue, Bellwood, IL 60104, (hereinafter referred to as "Borrower"), in favor of the Administrator of the SBA, dated February 18, 2011 and recorded as Document #1109033002, in the Office of the Recorder of Deeds of Cook County, State of Illinois; and,

WHEREAS, said BORROWER is desirous of obtaining an additional loan in the amount of \$207,700.00 from PNC Mortgage, a division of PNC Bank, N.A., hereinafter referred to as "Lender", for the purpose of refinancing Borrower's first Mortgage; and,

*\*recorded 9/20/13 Book Page 0326308236*  
WHEREAS, the Lender requires the Mortgagor to secure said loan with a Mortgage on the real estate described herein below, to wit:

*property address below*  
The following described Real Estate situated in the County of Cook, state of Illinois to wit:

**THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT; LOT 490 AND THE NORTH HALF OF LOT 491 IN BELLWOOD, A SUBDIVISION OF THAT PART OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**Assessor Parcel Number: 15-09-309-094-0000**

**More commonly known as: 527 BOHLAND AVENUE, BELLWOOD, IL 60104 - *property address***

and further requests that SBA subordinate its Mortgage to that Mortgage having been taken or to be taken by said Lender.

NOW THEREFORE, in and for good and valuable consideration, and in order to induce said Lender to make said loan to said Borrower, SBA does herewith subordinate its Mortgage to that Mortgage taken or to be taken by the Lender, which secures said loan.

IT IS EXPRESSLY AGREED AND UNDERSTOOD, HOWEVER, that neither this Subordination, nor anything contained herein shall in anywise alter or affect the validity of the Mortgage or any amendments thereto of SBA first mentioned herein, or the lien on the real estate so subordinated herein, or any of the other collateral securing the indebtedness of the Borrower to the SBA.

IT IS FURTHER EXPRESSLY AGREED AND UNDERSTOOD that this Subordination is to extend only to the amount of the current loan made to the Borrower, for the purpose or purposes expressly set forth herein; and will not be valid for or extend to any future advances by Lender to Borrower, on the Note evidencing Lender's loan. This clause, however, is NOT intended to prevent or inhibit advances by Lender for expenses incidental to the preservation of its collateral, protection of its security interest, collection of its debt, and/or the like.

IN WITNESS WHEREOF, the Administrator has caused this Subordination agreement to be executed by John Ben Bancroft, Supervisory Attorney, pursuant to the delegation of authority contained in Delegation of Authority, No. 12-D, Revision 3, Re-delegation

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of Disaster Assistance, published in the Federal Register, Vol. 58, No. 206, page 57891, October 23, 1993.

KAREN G. MILLS, ADMINISTRATOR  
U.S. Small Business Administration

SIGNED BEFORE  
THE FOLLOWING WITNESSES:

Melvin Davis, Jr.  
Melvin Davis, Jr.

By: John Ben Bancroft  
John Ben Bancroft, Supervisory Attorney

Diana F. Curry  
Diana F. Curry

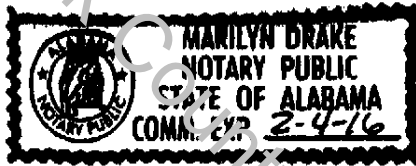
STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State do hereby certify that John Ben Bancroft, Supervisory Attorney, whose name as Supervisory Attorney, Birmingham Disaster Loan Service Center, U. S. Small Business Administration is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he, in his capacity as such Supervisory Attorney, with full authority, did execute the same voluntarily for and as the official act of the Small Business Administration.

GIVEN UNDER MY HAND and official seal, at Birmingham, Alabama on July 30, 2013.

Marilyn M. Drake  
Notary Public  
Marilyn M. Drake

My Commission expires: 02/04/2016.



Gloria D. Crosby

Dennis B. Crosby

SIGNED BEFORE  
THE FOLLOWING WITNESSES:

By: \_\_\_\_\_

Printed Name: \_\_\_\_\_

By: \_\_\_\_\_

Printed Name: \_\_\_\_\_

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

I, the undersigned, a Notary Public in and for said County in said State do hereby certify that Gloria D. Crosby and Dennis B. Crosby whose names as Borrowers are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, they did execute the same voluntarily.

GIVEN UNDER MY HAND and official seal, at \_\_\_\_\_ on \_\_\_\_\_, 2013.

\_\_\_\_\_  
Notary Public

My Commission expires: \_\_\_\_\_

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of Disaster Assistance, published in the Federal Register, Vol. 58, No. 206, page 57891, October 23, 1993.

KAREN G. MILLS, ADMINISTRATOR  
U.S. Small Business Administration

SIGNED BEFORE  
THE FOLLOWING WITNESSES:

Melvin Davis, Jr.  
Melvin Davis, Jr.

By: John Ben Bancroft  
John Ben Bancroft, Supervisory Attorney

Diana F. Curry  
Diana F. Curry

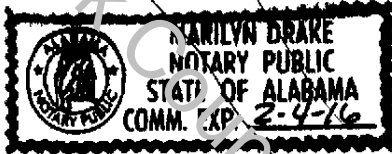
STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State do hereby certify that John Ben Bancroft, Supervisory Attorney, whose name as Supervisory Attorney, Birmingham Disaster Loan Service Center, U. S. Small Business Administration is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he, in his capacity as such Supervisory Attorney, with full authority, did execute the same voluntarily for and as the official act of the Small Business Administration.

GIVEN UNDER MY HAND and official seal, at Birmingham, Alabama on July 30, 2013.

Marilyn M. Drake  
Notary Public  
Marilyn M. Drake

My Commission expires: 02/04/2016.



Gloria D. Crosby  
Gloria D. Crosby

Dennis B. Crosby  
Dennis B. Crosby

SIGNED BEFORE  
THE FOLLOWING WITNESSES:

By: \_\_\_\_\_

Printed Name: A. Scatchell

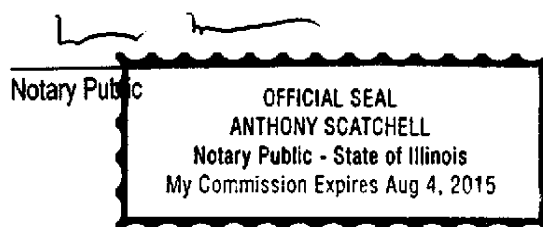
By: \_\_\_\_\_

Printed Name: \_\_\_\_\_

STATE OF IL  
COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County in said State do hereby certify that Gloria D. Crosby and Dennis B. Crosby whose names as Borrowers are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, they did execute the same voluntarily.

GIVEN UNDER MY HAND and official seal, at Cook County, on 8/23, 2013.



My Commission expires: 8/4/15

# UNOFFICIAL COPY

PNC MORTGAGE, A DIVISION OF PNC BANK, N.A.

By: Jamie Laury  
Its: AVP, PNC Manager Closing

SIGNED BEFORE  
THE FOLLOWING WITNESSES:

By: [Signature]  
Printed Name: Rebecca Fuchs

By: \_\_\_\_\_

Printed Name: \_\_\_\_\_

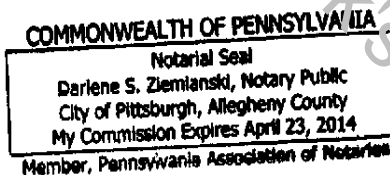
STATE OF PA  
COUNTY OF Allegheny

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that Jamie Laury, in his/her capacity as AVP for PNC MORTGAGE, A DIVISION OF PNC BANK, N.A. and whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she did execute the same in his/her capacity and with full authority on behalf of PNC MORTGAGE, A DIVISION OF PNC BANK, N.A..

GIVEN UNDER MY HAND and official seal, at \_\_\_\_\_, August on 29th, 2013.

[Signature]  
Notary Public

My Commission expires: \_\_\_\_\_



This instrument prepared by:  
John Ben Bancroft, Supervisory Attorney  
SBA Disaster Loan Servicing Center  
801 Tom Martin Drive, Suite 120  
Birmingham, AL 35211

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## Exhibit "A" Legal Description

ALL THAT PARCEL OF LAND IN CITY OF CITY OF BELLWOOD, COOK COUNTY, STATE OF ILLINOIS, AS MORE FULLY DESCRIBED AND BEING KNOWN AND DESIGNATED AS FOLLOWS:

LOT 490 AND THE NORTH HALF OF LOT 491 IN BELLWOOD, A SUBDIVISION OF THAT PART OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 12. EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BY FEE SIMPLE DEED FROM JIMMY MYRICK AND JANET D. MYRICK, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON, BUT AS TENANTS BY ENTIRETY, AS SET FORTH IN DOCUMENT NO. 2007-22103085 DATED 06/01/2007 AND RECORDED 08/09/2007, COOK COUNTY RECORDS, STATE OF ILLINOIS.

Tax ID: 15-09-309-094-0000

Property of Cook County Clerk's Office