

8207493 SUBORDINATION AGREEMENT 48281295

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated May 05, 2008, in the amount of \$81,300.00 recorded on May 21, 2008 as document/book number 0814208348 in the County of COOK, in the state of Illinois granted by BRIAN J PRATT AND HOLLIE A PRATT herein known as 'Borrower', granting Subordinating Party a security interest in the following described property ("Property"):

LOT 14 IN BEACON POINTE SUBDIVISION, BEING A SUBDIVISION OF LOT 1 IN LAUFENBURGER SUBDIVISION, A SUBDIVISION IN PART OF FRACTIONAL SECTION 5, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID LAUFENBURGER SUBDIVISION BEING SUBDIVIDED ACCORDING TO THE PLAT OF

[Legal Description continued on page 3]

EVERBANK, ISAOA ATIMA, herein known as "Lender", has granted or will grant to Borrower an extension of credit or other financial accommodation to be secured by a lien ("Lien") on the aforementioned Property.

In consideration of Lender's granting to Borrower an extension of credit or other financial accommodation and in consideration of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned does hereby subordinate it's interest, right and title granted by the aforementioned Security Instrument* to the aforementioned Lien, not to exceed the total amount of \$382,800.00, provided that the Lien is secured by a properly recorded Mortgage or Deed of Trust granted by Borrower to Lender on the above described Property and except with respect to Protective Advances described below. The Subordinating Party expressly reserves all right, title and interest in the Property granted by the Security Instrument as to any person other than Lender or Lender's assignees.

*Instrument @ 1407208001

~~Return To:~~ BMO Harris Bank N.A.
1200 Warrenville Road
Naperville, IL 60563

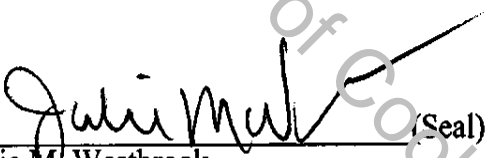
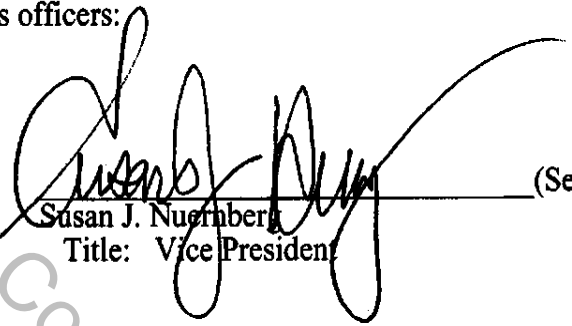
This instrument was drafted by: Janet Wentlandt
1200 Warrenville Road
Naperville, IL 60563

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If the Subordinating Party makes advances of funds in performance of an obligation of the Borrower pursuant to the Subordinating Party's Security Instrument ("Protective Advances") and, if paid with the written consent of the Lender, such Protective Advances shall be secured by the Subordinating Party's Security Instrument and shall be given priority to and be superior to the aforementioned Lien granted to Lender.

Lender shall have prior rights as to Subordinating Party pursuant to the aforementioned properly recorded Lien as to proceeds arising as a result of the following: the exercise of eminent domain against all or any part of the Property, all rents, income, and profits, all amounts received for the taking of all or any part the Property by condemnation proceedings, all compensation received as damages for injury to all or any part of the Property, all proceeds from insurance on improvements to the Property, and all net proceeds from a foreclosure against the Property, including a deed given in lieu of foreclosure

This agreement is binding on the successors and assigns of both the Subordinating Party and the Lender. This Subordination Agreement is executed this 22nd day of January, 2014 on behalf of BMO Harris Bank N.A. by its officers:

 (Seal)
  (Seal)

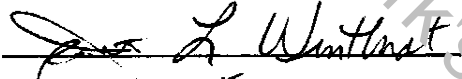
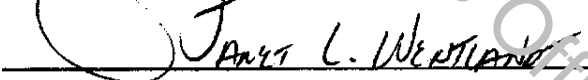
Julie M. Westbrook
 Title: Assistant Vice President

Susan J. Nuernberg
 Title: Vice President

State of Wisconsin }
County of Milwaukee } ss.

This instrument was acknowledged before me on 22nd day of January, 2014, by Julie M. Westbrook and Susan J. Nuernberg as officers of BMO Harris Bank N.A..

JANET L. WENTLANDT NOTARY PUBLIC STATE OF WISCONSIN

Notary Public, State of Wisconsin

My Commission (Expires) (Is) 2/8/15



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[Legal Description continued from page 1]

LAUFENBURGER SUBDIVISION RECORDED DECEMBER 18, 2006 AS DOCUMENT NO. 0635216073, AND SAID BEACON POINTE SUBDIVISION BEING SUBDIVIDED ACCORDING TO PLAT OF BEACON POINTE SUBDIVISION RECORDED DECEMBER 18, 2006 AS DOCUMENT NO. 0635216075, ALL IN THE VILLAGE OF HOFFMAN ESTATES, COOK COUNTY, ILLINOIS.

APN #: 06-05-300-008-0000



PRATT

48281295

FIRST AMERICAN ELS
SUBORDINATION AGREEMENT



IL

WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING