

Prepared by and Return to:
Heartland Bank & Trust Company
405 N. Hershey Rd
P.O. Box 67
Bloomington, IL 61702
612879

SUBORDINATION AGREEMENT

Date: March 14, 2014

Property (the legal description of the Property under the Junior Mortgage):
See Attached Exhibit A

Tax ID: See Attached Exhibit A

Property Address: 4130 Grand Ave, Western Springs IL 60558

Subordinating Lender: Heartland Bank and Trust Company successor to Western Springs National Bank and Trust

Junior Mortgage

Date: October 23, 2007

Borrower: Richard E Fisher and Margaret C Fisher

Note Secured by Junior Mortgage:

Original principal amount: \$50,000.00

Recording information:

Mortgage recorded November 5, 2007 as Document No 0730906087 in the Recorder's Office for Cook County, Illinois

New Lender: Wells Fargo Home Mortgage

Refinance Mortgage

Date: MARCH 14, 2014

Borrower: Richard E Fisher and Margaret C Fisher

Note Secured by Refinance Mortgage:

New principal amount (not to exceed):\$ 407,743.00

And Recorded either:

Concurrently herewith; OR

on _____ as Document No.

_____ or in Book _____ at Page _____ in the

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recorder's office for _____ County, _____.

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received and to induce the New Lender to enter into a Refinance Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

Heartland Bank and Trust Company

By: *Lorri Wolff*
Lorri Wolff, Vice President

Attest: *Joan Buchanan*
Joan Buchanan, Vice President

Certificate of Acknowledgement

STATE OF Illinois,
COUNTY OF McLean SS:

The foregoing instrument was acknowledged before me this 14th day of March, 2014 by , Lorri Wolff and Joan Buchanan, of Heartland Bank and Trust Company, an Illinois Corporation, on behalf of the corporation.

NOTARY PUBLIC: *Peggy S. Legner*



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EXHIBIT "A"

The following described real property located in County of Cook, State of Illinois; being more particularly described as follows:

LOT 5 AND THE SOUTH 1/2 OF LOT 4 IN BLOCK 22 IN WESTERN SPRINGS RESUBDIVISION OF PART OF EAST HINSDALE IN THE EAST 1/2 OF THE SOUTHWEST 1/4 NORTH OF RAILROAD OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Being the same property conveyed to Margaret C. Fisher and Richard E. Fisher from Frederick R. Meyer and Kelly Mogan-Meyer, by Deed dated July 10, 2007, recorded July 23, 2007 as Doc. No. 0720433050.

Property Address: 4130 Grand Avenue, Western Springs, IL 60558

APN: 18-06-218-019-0000