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This Instrument Prepared by: Wells Fargo MAC P6051-019 P.O. Box 4149 Portland, OR 97208-4149 1-800-945-3056

SEALING A SOFALLE

[Space Above This Line for Recording Data]

Reference: 85692080722418

Account: XXX-XXX-XXX2338-1998

SUBCADINATION AGREEMENT FOR MORTGAGE (WITH FUTURE ADVANCE CLAUSE)

Effective Date: 2/25/2014

Current Lien Amount: \$18,450.00

Senior Lender: Wells Fargo Bank, N.A.

Subordinating Lender: Wells Fargo Bank, N.A.

74 COUNX If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this dreament is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.

Property Address: 940 HOLBROOK RD 19B, HOMEWOOD, IL 60430

THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by 2nd among the Subordinating Lender, and the Senior Lender named above.

The Subordinating Lender has an interest in the Property by virtue of a Mortgage (With Future Advance Clause) (the "Existing Security Instrument") given by CAROLYN S CURRAN, AN UNMARRIED PERSON, covering that real property, more particularly described in the legal description attached to the Existing Security Insurament recorded as follows. Which document is dated the 21st day of December, 2004, which filed in Document ID# 0500740016 at page N/A (or as No. N/A) of the Records of the Office of the Recorder of the County of COOK, REC 1-7-05 State of Illinois.

X

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$64,178.64 (the "New Loan or Amended Loan"), 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. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

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.

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N/A The Senior Lender has an existing loan in the original principal amount of N/A (the "Senior Loan") to the Borrower, which was intended to be secured by a first lien mortgage on the Property. The Senior Loan is secured by a Mortgage, executed by Borrower in favor of Wells Fargo Bank, N.A., as beneficiary and recorded on N/A in N/A N/A at page N/A (or as No. N/A) of the Records of the Office of the Recorder of the County of N/A, State of Illinois (the "Senior Security Instrument"). Through an inadvertent error, the Junior Security Instrument was recorded prior to the Senior Security Instrument.

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, THEYEFORE, 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 Shoordinate

- 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.
- N/A Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the Senior Lender's 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 ware 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 by New Lender or the trustee(s) under the New Security Instrume of or related documents shall affect this Agreement.
- N/A This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by Senior Lender or the trustee(s) under the Existing Security Instrument or relard documents shall affect this Agreement.

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.

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UBORDINATING LENDER:
Vells Fargo Bank, N.A. 2/16/14
7
(Signature) Shannon-Johnson Date
(Title) Vice President Loan Documentation
OR NOTARIZATION OF LENDER PERSONNEL
TATE OF Oregon)
OUNTY OF Martnemah)
the second of th
he foregoing Subordination. Agreement was acknowledged before me, a notary public or other official qualified to
dminister oaths this <u>Utana day</u> of <u>For Coary</u> , <u>2014</u> , by Shannon Johnson, as Vice resident Loan Documentation of Wells Fargo Bank, N.A., the Subordinating Lender, on behalf of said ubordinating Lender pursuant to author ty granted by its Board of Directors. S/he is personally known to me or has
roduced satisfactory proof of his/her identity.
(Notary Public)
DYNAN M. SIMS
OFFICIAL SEAL DYLAN IN SIP1S NOTARY PUBLIC - CREGON COMMISSION NO. 477 405 MY COMMISSION EXPIRES MARCH 10. 2017
Contraction of the second of t
MY COMMISSION EXPIRES MARCH 10, 2017

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Order No.: 18029888 Loan No.: 0370102378

Exhibit A

The following described property:

Unit 19 B and 43-AA as delineated on survey of the following described parcel of real estate: Lot 1, except that part thereof lying North of the centerline of Butterfield Creek as relocated, and lot 2 of William A. Christopher Subdivision, being a subdivision of the West 624 feet of the Northeast 1/4 of Section 11, Township 35 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois. Excepting therefrom the East 100 feet of the South 233 feet, which survey is attached as Exhibit "A" to the Declaration of Cook County, Illinois, as Document 20241853; together with an undivided percentage interest in Said parcel (excepting from said parcel all the property and space comprising all the units thereof as defined and set forth in said Declaration and Survey) in Cook County, Illinois.

Assessor's Parcel No: 32-08-201-018-1055 and 32-08-201-018-1151