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Doc# 1417647050 fee: \$54.00
Date: 06/25/2014 03:50 AM Pg: 1 of 4
Cook County Recorder of Deeds
*RHSP:\$9.00 RPRF:\$1.00 FEES Applied

Recording Requested By/Return To:

Wells Fargo
P.O. Box 21567
MAC P6055-019
Billings, MT 59107-0000

This Instrument Prepared by:

Wells Fargo
MAC P6051-019
P.O. Box 4149
Portland OR 97208-4149
1-800-941-3056

4000 Industrial Blvd.
Aliquippa, PA 15001

Parcel#: 18-07-109-037-106J

MIN # 100097700049030246

[Space Above This Line for Recording Data]

MERS Telephone # 1-(888) 679-6377

Account #: XXX-XXX-XXX4315-0001

Reference Number: 536067001505111

SUBORDINATION AGREEMENT FOR MORTGAGE

Effective Date: 6/25/2012

Owner(s): JOHN CUTTICA
MARGARET CUTTICA

Current Lien Amount: \$187,000.00.

Senior Lender: Wells Fargo Bank, N.A.

Subordinating Lender: Wells Fargo Bank, N.A. AS ASSIGNEE OF ST FRANCIS MORTGAGE CORPORATION, A ILLINOIS CORPORATION WHOSE NOMINEE IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document 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: 4927 COMMONWEALTH AVE, WESTERN SPRINGS, IL 60558

* MTG recorded on 6/23/2014 in Doc#
1417448029

HE360 SUB MERS - IL (rev 20120217)
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THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

JOHN CUTTICA AND MARGARET CUTTICA A/K/A ELLEN CUTTICA, AS TENANTS BY THE ENTIRETY (individually and collectively the "Owner") 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 Mortgage (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Attached See Exhibit A

which document is dated the 17th day of November, 2005, which was filed in Document ID# 0534243122 at page N/A (or as no. N/A) of the Records of the Office of the Recorder of the County of COOK, State of Illinois. The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to JOHN CUTTICA and MARGARET CUTTICA (individually and collectively "Borrower") by the 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 \$274,000.00 (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.

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 by New Lender or the trustee(s) under the New Security Instrument or related 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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SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

Mortgage Electronic Registration Systems, Inc.

Tom E. Gilroy
(Signature)

Lynda F. McDowell
(Signature)

Tom E. Gilroy
(Printed Name)

Lynda F. McDowell
(Printed Name)

Vice President
(Title)

Assistant Secretary
(Title)

~~JUN 24 2012~~ JUN 25 2012
(Date) *UCB*

~~JUN 24 2012~~ JUN 25 2012
(Date) *UCB*

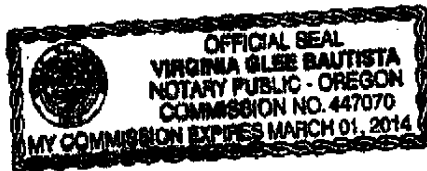
FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon

COUNTY OF Washington

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 25 day of June, 2012, by Tom E. Gilroy, as Vice President, of Wells Fargo Bank, N.A., on behalf of said Subordinating Lender, pursuant to authority granted by its Board of Directors and Lynda F. McDowell, of Wells Fargo Bank, N.A., pursuant to authority granted by its Board of Directors, and as Assistant Secretary as authorized signer on behalf of MERS. S/he is personally known to me or has produced satisfactory proof of his/her identity.

Virginia Glee Bautista (Notary Public)



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Exhibit "A" Legal Description

ALL THAT PARCEL OF LAND IN CITY OF WESTERN SPRINGS, COOK COUNTY, STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS FOLLOWS:

PARCEL 1:

UNIT 4927 COMMONWEALTH AVENUE, IN COMMONWEALTH IN THE VILLAGE, A CONDOMINIUM, AS DELINEATED ON THE SURVEY OF CERTAIN LOTS OR PARTS THEREOF IN COMMONWEALTH IN THE VILLAGE UNIT 1, UNIT 2 AND UNIT 3, A RESIDENTIAL PLANNED UNIT DEVELOPMENT, BEING A RESUBDIVISION LOCATED IN PARTS OF THE EAST 1/2 OF THE NORTHWEST 1/4 AND THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED OCTOBER 29, 1993 AS DOCUMENT 93877638, AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT, AS SET FORTH IN SAID DECLARATION.

PARCEL 2

NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 CREATED IN THE PLAT OF COMMONWEALTH IN THE VILLAGE UNIT 1 AND UNIT 2, A RESIDENTIAL PLANNED UNIT DEVELOPMENT OVER, UPON AND ACROSS OUTLOT "A" THEREOF, RECORDED DECEMBER 29, 1992 AS DOCUMENT NUMBERS 92980475 AND 92980476, AND RE-RECORDED MARCH 3, 1995 AS DOCUMENT NUMBERS 95148097 AND 95148098.

BY FEE SIMPLE DEED FROM PAMELA F. TRANKINA, DIVORCED AS SET FORTH IN DOC # 0320204146 DATED 06/25/2003 AND RECORDED 07/21/2003, COOK COUNTY RECORDS, STATE OF ILLINOIS.

Tax/Parcel ID: 18-07-109-037-1060