

Acquest Title Services, LLC

2014050028

This instrument was prepared by:
Bank of America Subordination Unit
4161 Piedmont Parkway
Greensboro, NC 27410

After recording return to:
Bank of America Subordinations
4161 Piedmont Parkway
Greensboro, NC 27410
Account #: 6895101061XXXX

Bank of America



Real Estate Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 06/05/2014, by Bank of America, N.A. ("Subordinator") having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410
in favor of HOMEWARD RESIDENTIAL INC. ("Junior Lien Holder").

Whereas, Subordinator is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust, deed to secure debt or mortgage) dated 09/15/2006, executed by MARIA DADEJ, with a property address of: 1106 S NEW WILKE #304, ARLINGTON HTS, IL 60005

which was recorded on 11/3/2006, in Volume/Book N/A, Page N/A, and Document Number 0630749024, and if applicable, modified on _____, in Volume/Book N/A, Page N/A, Document Number N/A, of the land records of COOK County, IL, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"); and

Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to MARIA DADEJ

(for use in AR, AZ, CO, IA, IL, KS, MD, MN, MO, NC, NM, NJ, NV, NY, OK, TX, and VA)

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(jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (the "Junior Lien"), covering without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of HOMEWARD RESIDENTIAL INC. in the maximum principal face amount of or not to exceed \$ 93,000.00 (the "Principal Amount") **[For North Carolina only – bearing interest and payable as therein provided at the original and/or maximum rate of 3.8750% for a period not to exceed 180.00 months]**, including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Junior Lien Holder and Borrower shall determine; and

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Junior Lien only to the extent of the Principal Amount of the Obligation, any interest or late charges which may accrue thereon, and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the property or Bank of America's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Junior Lien Holder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

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Bank of America, N.A.

By: Tara Grant
Its: Assistant Vice President

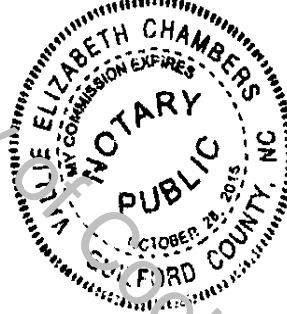
06/05/2014
Date



Individual Acknowledgment:

State/Commonwealth/District of North Carolina
County/City of Guilford/Greensboro

On this the Fifth day of June, 2014, before me, Vallie Elizabeth Chambers, the undersigned Notary Public, personally appeared Tara Grant, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that (s)he executed the same for the purposes therein contained. In witness whereof I hereunto set my hand and official seal.



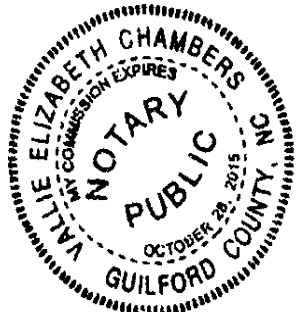
Vallie Elizabeth Chambers
Signature of Person Taking Acknowledgment
Commission Expiration Date: 10/28/2015

This is to certify that this instrument was prepared by a Bank of America associate.

Corporate Acknowledgment:

State/Commonwealth/District of North Carolina
County/City of Guilford/Greensboro

On this the Fifth day of June, 2014, before me, Vallie Elizabeth Chambers, the undersigned Notary Public, personally appeared Tara Grant, the Assistant Vice President of Bank of America, N.A and that (s)he, as such Assistant Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as Assistant Vice President. In witness whereof I hereunto set my hand and official seal.



Vallie Elizabeth Chambers
Signature of Person Taking Acknowledgment
Commission Expiration Date: 10/28/2015

(for use in AR, AZ, CO, IA, IL, KS, MD, MN, MO, NC, NM, NJ, NV, NY, OK, TX, and VA)

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PARCEL 1

UNIT 1-304 IN MALLARD COVE CONDOMINIUM, AS DELINEATED AND DEFINED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

THAT PART OF THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 41 NORTH RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS: COMMENCING AT THE INTERSECTION OF THE CENTER LINE OF WEBER DRIVE (FORMERLY OLD WILKE ROAD) (SAID CENTER LINE ALSO BEING THE WEST LINE OF THE EAST 3/4 OF THE EAST 1/2 OF SECTION 5 AND SECTION 8, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN) AND THE NORTH LINE OF FRACTIONAL SECTION 5 TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN; THENCE SOUTH 00-18'-21" EAST ALONG THE CENTER LINE OF SAID WEBER DRIVE 1369.27 FEET TO A POINT THENCE NORTH 89-41'-39" EAST 33.0 FEET TO A POINT ON THE EAST LINE OF WEBER DRIVE AS DEDICATED BY DOCUMENT NO. 88155952, SAID POINT BEING THE PLACE OF BEGINNING, THENCE CONTINUING NORTH 89-41'-39" EAST, 59.50 FEET, THENCE NORTH 00-18'-21" WEST, 65.00 FEET, THENCE NORTH 89-41'-39" EAST 82.50 FEET THENCE NORTH 00-18'-21" WEST, 70.00 FEET; THENCE NORTH 89-41'-39" EAST, 426.0 FEET THENCE SOUTH 00-18'-21" EAST, 70.0 FEET; THENCE NORTH 89-41'-39" EAST 82.50 FEET, THENCE SOUTH 00-18'-21" EAST, 65.00 FEET; THENCE NORTH 89-41'-39" EAST 79.90 FEET TO THE WEST LINE OF NEW WILKE ROAD AS DEDICATED BY DOCUMENT NO. 88155952; THENCE SOUTH 00-00'-00" EAST, ALONG THE WEST LINE OF SAID NEW WILKE ROAD, 590.24 FEET, TO A POINT OF CURVE IN THE WEST LINE OF SAID NEW WILKE ROAD THENCE SOUTHERLY ALONG A CURVED LINE CONVEX WESTERLY HAVING A RADIUS OF 950.0 FEET AN ARC DISTANCE OF 221.63 FEET (THE CHORD OF SAID ARC BEARS SOUTH 06-41'-00" EAST, 221.12 FEET); THENCE NORTH 89-55'-17" WEST 101.20 FEET THENCE NORTH 00-18'-21" WEST 115.0 FEET, THENCE NORTH 89-55'-17" WEST 45.0 FEET THENCE NORTH 00-18'-21" WEST, 125.0 FEET; THENCE NORTH 89-55'-17" WEST 250.0 FEET, THENCE NORTH 00-18'-21" WEST, 199.0 FEET, THENCE NORTH 89-55'-17" WEST 353.81 FEET TO THE EAST LINE OF SAID WEBER DRIVE; THENCE NORTH 00-18'-21" WEST ALONG THE EAST LINE OF SAID WEBER DRIVE 445.95 FEET TO THE POINT OF BEGINNING ALL IN COOK COUNTY, ILLINOIS.

ALSO

THAT PART OF THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 41 NORTH RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN BOUNDED AND DESCRIBED AS FOLLOWS: COMMENCING AT THE INTERSECTION OF THE CENTER LINE OF WEBER DRIVE (FORMERLY OLD WILKE ROAD) (SAID CENTER LINE ALSO BEING THE WEST LINE OF THE EAST 3/4 OF THE EAST 1/2 OF SECTION 5 AND 8, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN) AND THE NORTH LINE OF FRACTIONAL SECTION 5 TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, THENCE SOUTH 00-18'-21" EAST ALONG THE CENTER LINE OF SAID WEBER DRIVE, 552.0 FEET TO A POINT THENCE SOUTH 89-55'-17" EAST, 33.0 FEET TO A POINT ON THE EAST LINE OF WEBER DRIVE AS DEDICATED BY DOCUMENT NUMBER 88155952, SAID POINT BEING THE PLACE OF BEGINNING THENCE CONTINUING SOUTH 89-55'-17" EAST, 355.00 FEET; THENCE SOUTH 00-18'-21" EAST, 679.67 FEET; THENCE SOUTH 89-41'-39" WEST 212.99 FEET; THENCE SOUTH 00-18'-21" EAST, 70.0 FEET; THENCE SOUTH 89-41'-39" WEST, 82.50 FEET; THENCE SOUTH 00-18'-21" SECONDS EAST, 65.0 FEET; THENCE SOUTH 89-41'-39" WEST 59.90 FEET TO THE EAST LINE OF SAID WEBER DRIVE, THENCE NORTH 00-18'-21" WEST ALONG THE EAST LINE OF SAID WEBER DRIVE, 817.05 FEET, TO THE PLACE OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS.

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ALSO

THAT PART OF THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS: COMMENCING AT THE INTERSECTION OF THE CENTER LINE OF WEBER DRIVE (FORMERLY OLD WILKE ROAD)(SAID CENTERLINE ALSO BEING THE WEST LINE OF THE EAST 3/4 OF THE EAST 1/2 OF SECTION 5 AND 8, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN) AND THE NORTH LINE OF FRACTIONAL SECTION 5, TOWNSHIP 41 NORTH, RANG 11, EAST OF THE THIRD PRINCIPAL MERIDIAN: THENCE SOUTH 00 DEGREES 18 MINUTES 21 SECONDS EAST ALONG THE CNETER LINE OF SAID WEBER DRIVE, 552.0 FEET TO A POINT; THENCE SOUTH 89 DEGREES 55 MINUTES 17 SECONDS EAST 388.0 FEET TOT EH PLACE OF BEGINNING; THENCE CONTINUING SOUTH 89 DEGREES 55 MINUTES 17 SECONDS EAST, 373.94 FEET TO A POINT ON THE WEST LINE OF NEW WILKE ROAD AS DEDICATED BY DOCUMENT NUMBER 88155952; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST ALONG THE WEST LINE OF SAID NEW WILKE ROAD 812.14 FEET; THENCE SOUTH 89 DEGREES 41 MINUTES 39 SECONDS WEST, 79.09 FEET THENCE NORTH 00 DEGREES 18 MINUTES 21 SECONDS WEST, 65.0 FEET THENCE SOUTH 89 DEGREES 41 SECONDS 39 MINUTES WEST, 82.50 FEET; THENCE NORTH 00 DEGREES 18 MINUTES 21 SECONDS WEST, 70.00 FEET; THENCE SOUTH 89 DEGREES 41 MINUTES 39 SECONDS WEST 213.01 FEET; THENCE NORTH 00 DEGREEES 18 MINUTES 21 SECONDS WEST; 679.67 FEET TO THE PLACE OF BEGINNING IN COOK COUNTY.

WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED NOVEMEBER 21, 1996 AS DOCUMENT NUMBER 96889987 AND AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2:

NON EXCLUSIVE PERPETUAL EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 CREATED BY THAT CROSS-EASEMENT AGREEMENT DATED SEPTEMBER 10, 1969 AND RECORDED NOVEMBER 26, 1969 AS DOCUMENT NUMBER 21023805 FOR INGRESS EGRESS PUBLIC UTILITIES, AND SANITARY SEWER AND WATER OVER THE PROPERTY SHADED ON EXHIBIT B ATTACHED TO SAID CROSS-EASEMENT AGREEMENT, IN COOK COUNTY ILLINOIS.