

1437883

Recording Requested By/Return To:

Wells Fargo
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

This Instrument Prepared by:

Wells Fargo
MAC P6051-019
P.O. Box 4149
Portland, OR 97208-4149
1-800-945-3056

Parcel#: 14-19-201-008/025/024/031-0000

[Space Above This Line for Recording Data]

Reference: 283090801527519

Account: XXX-XXX-XXX8095-0001

SUBORDINATION AGREEMENT FOR MORTGAGE

Effective Date: 7/14/2014

Current Lien Amount: \$73,495.00

Senior Lender: A And N Mortgage Services, Inc. ISAOA

Subordinating Lender: Wells Fargo Bank, N.A.

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: 3946 NORTH RAVENSWOOD # 706, CHICAGO, IL 60613

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

The Subordinating Lender has an interest in the Property by virtue of a Mortgage (the "Existing Security Instrument") given by EMILY KLINGENSMITH, AND JAMES P. CROWLEY, WIFE AND HUSBAND, covering that real property, more particularly described in the legal description attached to the Existing Security Instrument recorded as follows. Which document is dated the 27th day of April, 2007, which filed in Document ID# 0712241108* 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. * then re-recorded as document ID# 0800941024

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$373,700.00 (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.

* Doc # 1421308219 recorded 8/1/2014
HE360 SUB/PC - IL - H3S121015 rev 20140310
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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 A And N Mortgage Services, Inc. ISAOA, 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, 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

X 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 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 –

X 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.

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 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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Exhibit A

Reference Number: 283090801527519

Legal Description:

UNITS 706 AND G-3 IN THE METRO NORTH CONDOMINIUM, AT VARIOUS LOCATIONS AND ELEVATIONS AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: THAT PART OF LOTS 1, 2, 3, 4, 5 AND 6 AND LOT 7, (EXCEPT THE WEST 14.1 FEET THEREOF AND ALSO EXCEPT THE EAST 8 FEET OF THE WEST 22.1 FEET OF THE NORTH 70 FEET THEREOF) IN BLOCK 3 IN CHARLES J. FORD'S SUBDIVISION OF BLOCKS 3, 4, 5, 14 AND 15 AND OF LOTS 1, 2, AND 3 IN BLOCK 1 IN BLOCK 16 IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 AND THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 AND THE EAST 1/2 OF THE SOUTHEAST 1/4 THEREOF), IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0623739044, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENT INTEREST IN THE COMMON ELEMENTS.

FOR INFORMATION ONLY:

CKA: 3946 N. RAVENSWOOD AVENUE, UNIT 705, CHICAGO, IL, 60613

PINS: 14-19-201-036-1043 AND 14-19-201-036-1047