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**Prepared by:**  
**The PrivateBank and Trust Co.**  
**Patricia Lott**  
**70 West Madison**  
**Chicago, Illinois 60602**

**When Recorded Return to:**  
**The PrivateBank and Trust Co.**  
**Patricia Lott**  
**70 West Madison LaSalle 8<sup>th</sup> floor**  
**Chicago, Illinois 60602**

**STATE OF ILLINOIS**

**COUNTY OF COOK**

**SUBORDINATION AGREEMENT**

**WHEREAS MICHAEL CAPOCCHI AND AMY LYNN CAPOCCHI, hereinafter termed "Borrower" are presently indebted to THE PRIVATEBANK AND TRUST COMPANY as evidenced by that certain Promissory Note executed by said Borrower in favor of THE PRIVATEBANK AND TRUST COMPANY dated OCTOBER 17, 2013, in the original principal amount of FIFTY THOUSAND DOLLARS AND NO/100 (\$50,000.00) DOLLARS; and further modified MARCH 26, 2014 to increase the principal amount to ONE HUNDRED TWENTY THOUSAND DOLLARS AND NO/100 (\$120,000.00) DOLLARS;**

**WHEREAS, said Note is secured, among other things, by that certain Mortgage executed by said MICHAEL CAPOCCHI AND AMY LYNN CAPOCCHI, in favor of THE PRIVATEBANK AND TRUST COMPANY dated OCTOBER 17, 2013, and recorded NOVEMBER 19, 2013 as Document # 1332357376, and further modified MARCH 26, 2014 and recorded APRIL 16, 2014 as Document #1410608106 with the Recorder of COOK County, Illinois; and**

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**WHEREAS**, said Borrower is desirous of obtaining an additional loan in the amount of NINE HUNDRED FIFTY FIVE THOUSAND DOLLARS AND NO/100 (\$ 915,000.000) DOLLARS from THE PRIVATEBANK AND TRUST COMPANY ISAOA herein termed "Lender", for the purpose of first mortgage; and

**WHEREAS**, the Lender requires the Borrower to secure said loan with a Mortgage on the real estate described in THE PRIVATEBANK AND TRUST COMPANY Mortgage and further requests that THE PRIVATEBANK AND TRUST COMPANY subordinate its Mortgage to that Mortgage being taken by said Lender.

**NOW THEREFORE**, in and for good and valuable consideration, and in order to induce said Lender to make said additional loan to said Borrower, THE PRIVATEBANK AND TRUST COMPANY does hereby subordinate its Mortgage to that Mortgage taken by Lender and which secures said additional loan.

**IT IS EXPRESSLY AGREED AND UNDERSTOOD** that neither this Subordination Agreement nor anything contained herein shall in any way alter or affect the validity of the Mortgage of THE PRIVATEBANK AND TRUST COMPANY first mentioned herein, or the lien on the real estate so subordinated herein, or any of the other collateral securing the indebtedness of the Borrower to THE PRIVATEBANK AND TRUST COMPANY.

**IT IS FURTHER EXPRESSLY AGREED AND UNDERSTOOD** that this Subordination is to extend only to the loan amount and purpose as expressly set forth herein, and will not be valid or extend any future advancements made by said Lender on the Note evidencing its loan.

**IN WITNESS WHEREOF**, THE PRIVATEBANK AND TRUST COMPANY has caused this Subordination Agreement to be executed by on their behalf.

**THIS**, 21<sup>ST</sup> day of October, 2014.

Authorized by: \_\_\_\_\_

**DAVID M. WOZNY, PVTB OFFICER**

Authorized by: \_\_\_\_\_

**ALBERTA M. WILSON, PVTB OFFICER**

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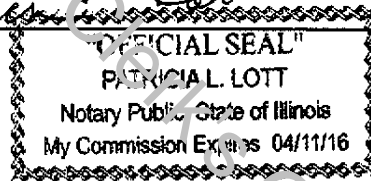
**STATE OF ILLINOIS, COUNTY OF COOK**

On this 21<sup>st</sup> day of October, 2014, before me, the subscriber, personally appeared DAVID M. WOZNY, PVTB OFFICER and ALBERTA M. WILSON, PVTB OFFICER, of THE PRIVATEBANK AND TRUST COMPANY who, I am satisfied is the person named in and who executed the within instrument, and thereupon she acknowledged that she did examine and read the same and did sign the foregoing instrument as her free act and deed, for the purposes therein expressed.

In Witness Whereof, I have hereunto set my hand and official seal.

Notary Public

*Patricia Lott*



My Commission Expires: 4/11/16

IN WITNESS WHEREOF, the undersigned parties have consented to the contents, terms and conditions of the herein Subordination, this the \_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

LENDER:

(SEAL) ATTEST

BY: \_\_\_\_\_

**STATE OF ILLINOIS, COUNTY OF COOK**

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, before me, the subscriber, personally appeared \_\_\_\_\_, of THE PRIVATEBANK AND TRUST COMPANY, ISAOA who, I am satisfied is the person named in and who executed the within instrument, and thereupon he/she acknowledged that he/she did examine and read the same and did sign the foregoing instrument as his/her free act and deed, for the purposes therein expressed.

# UNOFFICIAL COPY

Given under my hand and official this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_

**LEGAL DESCRIPTION:**

**THE EAST 115 FEET OF THAT PART LYING WEST OF THE WEST LINE OF WALNUT STREET OF THE SOUTH ½ OF BLOCK 39 IN WINNETKA, BEING A SUBDIVISION OF THE NORTHEAST ¼ OF SECTION 20 AND THE NORTH ½ OF FRACTIONAL SECTION 21, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT FROM SAID PREMISES THE WEST 53.00 FEET OF THE SOUTH 160.00 FEET OF THAT PART OF BLOCK 39 LYING NORTH OF THE LINE OF CHERRY STREET; ALSO EXCEPT THAT PART FALLING IN CHERRY STREET) ALL IN COOK COUNTY, ILLINOIS.**

**591 CHERRY STREET, WINNETKA, IL 60093**

**PIN #05-21-117-014-0000**

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