

This instrument was prepared by: *Tara Grant*
Bank of America Subordinations Unit
4161 Piedmont Parkway
Greensboro, NC 27410

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Bank of America



Real Estate Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 12/26/2014, by Bank of America, N.A. ("Subordinator") having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410
in favor of WELLS FARGO BANK, N.A. ("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 08/16/2007, executed by KONSTANTIN TSURKIS AND TATYANA KIREYEVA, with a property address of 9381 BAY COLONY DR APT 2S, DES PLAINES, IL 60016

which was recorded on 8/16/2007, in Volume/Book N/A, Page N/A, and Document Number 0722813021, 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 KONSTANTIN TSURKIS AND TATYANA KIREYEVA

(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 WELLS FARGO BANK, N.A. in the maximum principal face amount of or not to exceed \$ 18,840.00 (the "Principal Amount") [For North Carolina only - bearing interest and payable as therein provided at the original and/or maximum rate of % for a period not to exceed 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 *dated 1/30/2015 recorded 2/04/2015 Doc# 1503549094

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 Junior Lien Holder'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.

Tara Grant
By: **Tara Grant**
Its: **Assistant Vice President**

12/26/2014
Date



Individual Acknowledgment:

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

On this the Twenty-Sixth day of December, 2014, before me, Rosa B. Simpson, 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.



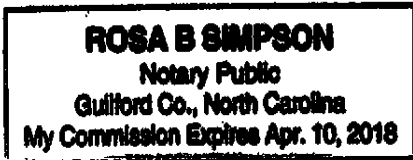
Rosa B. Simpson
Signature of Person Taking Acknowledgment
Commission Expiration Date: 04/10/2018

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 Twenty-Sixth day of December, 2014, before me, Rosa B. Simpson, 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.



Rosa B. Simpson
Signature of Person Taking Acknowledgment
Commission Expiration Date: 04/10/2018

(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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Order No.: 19051776
 Loan No.: 0385964325

Exhibit A

The following described property:

Situated in the County of Cook and State of Illinois: Unit 586 as described in survey delineated on and attached to and a part of a declaration of condominium ownership Registered on the 18th day of November, 1974, as Document 2783627 together with a percentage of the common elements appurtenant to said unit as set forth in said declaration, and as amended from time to time. in and to the following described premises: that part of Lots 1, 2 and 5, in Louis Meinshausen's Subdivision of part of Frederick Meinshausen's division of lands in Sections 15 and 16, Township 41 North, Range 12, East of the Third Principal Meridian, described as follows:

Beginning at a point in the North line of Lot 1 aforesaid, 91.00 feet west of the Northeast corner thereof; thence West along the North line of Lot 1 aforesaid, 367.35 feet to a line which is perpendicular to the Easterly extension of the North line of the South 1/2 of the Northeast 1/4 of the Northeast 1/4 of section 16 aforesaid, which is drawn through a point in said Easterly extension 192.86 feet East of the Northeast corner thereof; thence South along said perpendicular to the West line of Lot 1 aforesaid which passes through a point in said West Line 610.00 feet North of the Southeast corner of Lot 2 in Louis Meinshausen's subdivision aforesaid; thence West along last described perpendicular line 495.29 feet to a line 282.82 feet West of and parallel with the East line of Lot 2 aforesaid; thence North along said parallel line 231.73 feet to a point on the North line of Lot 2 aforesaid; thence West along the North line of Lot 2 aforesaid 427.11 feet to a point 710.0 feet West of the Northeast corner thereof; thence Southerly 301.37 feet along a line which makes an angle of 88 degrees 46 minutes 00 seconds to the left of the last described line extended; thence Easterly 40.0 feet along a line which makes an angle of 91 degrees 12 minutes .00 seconds to the left of the last described line extended; thence Northerly along a line which makes an angle of 88 degrees 48 minutes 00 seconds to the left of the last described line extended for a distance of 33.01 feet to the South line of the North 268.37 feet of lot 2 aforesaid; thence East along said South line 50.0 feet to the East line of the West 90.0 feet of Lot 2 aforesaid; thence South along said East line 211.58 feet to the South line of the North 479.84 feet (measured at right angles) of Lot 2 aforesaid; thence East along said South line 363.03 feet to the West line of the East 256.84 feet (measured at right angles) of lot 2 aforesaid; thence South along said West line 367.66 feet to the South line of Lot 2 aforesaid; thence East along said South line 256.90 feet to the Southeast corner thereof; thence East along a line perpendicular to the West line of Lot 5 aforesaid; a distance of 268.92 feet to a diagonal line drawn from a point in the North line of Lot 5 aforesaid 351.04 feet East of the Northwest corner thereof to a point in the South line of Lot 5 aforesaid 75.00 feet East of the Southwest corner thereof; thence Northeasterly along said diagonal line for a distance of 146.41 feet to a line 324.16 feet East of, as measured at right angles, and parallel with the West line of Lots 1 and 5 aforesaid; thence North along last described parallel line 444.41 feet; thence East at right angles thereto 152.17 feet to a diagonal line drawn from the point of beginning to a point in the South line of lot 1 aforesaid 152.04 feet East of the Southwest corner thereof; thence Northeasterly along last described diagonal line 310.72 feet to the point of beginning.

Assessor's Parcel No: 09-15-101-024-1190