

SUBORDINATION OF LIEN

(ILLINOIS)

*Prepared by and*  
Mail to: BMO Harris Bank N.A.

1200 East Warrenville Road,  
Naperville, Illinois 60563

ACCOUNT # 4300253678

The above space is for the recorder's use only

**PARTY OF THE FIRST PART: BMO Harris Bank N.A.** is/are the owner of a mortgage/trust deed recorded April 30, 2014 and recorded in the Recorder's Office of Cook County in the State of ILLINOIS as document no. 1412047020 made by Jolanta Kociolek and Marek Kociolek, BORROWER(S), to secure an indebtedness of \*\* \$45,000.00 \*\*, and WHEREAS, Borrower(s) is/are the owner(s) of the following described Real Estate situated in the County of Cook in the State of ILLINOIS to wit:

Legal Description: See Legal Description Attached

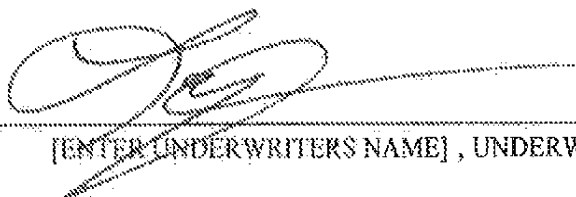
Permanent Index Number(s): 12-12-419-035-0000

Property Address: 4855 N. OKETO AVE, HARWOOD HEIGHTS, IL 60706

**PARTY OF THE SECOND PART: BMO HARRIS BANK N.A., ITS SUCCESSORS AND/OR ASSIGNS AS THEIR RESPECTIVE INTERESTS MAY APPEAR** has refused to make a loan to the Borrower(s) except upon the condition that the mortgage/trust deed of the Party of the First Part be subordinate to that of the Party of the Second Part.

NOW, THEREFORE, in consideration of the sum of Ten (\$10.00) Dollars in hand paid by each of the parties hereto to the other, and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged and in order to induce Party of the Second Part to make the loan to Borrowers, it is hereby mutually agreed, as follows: That Party of the First Part covenants and consents that the lien of its mortgage/trust deed shall be subject and subordinate to the lien of the Party of the Second Part dated the 19 day of May, 2015, and recorded in the Recorder's office of Cook County in the state of IL as document No. 1516055093, reflecting and securing the loan made by Party of the Second Part to Borrower(s) in an amount not to exceed \*\*\$ 305,000.00 \*\* and to all renewals, extensions or replacements of said mortgage/trust deed. This Agreement shall be binding upon and shall inure to the benefit of Party of the Second Part, its successors and assigns.

DATED: April 14, 2015

  
[ENTER UNDERWRITERS NAME], UNDERWRITER

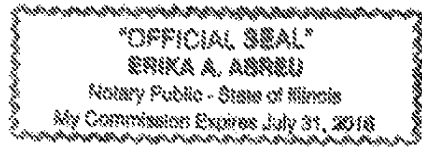
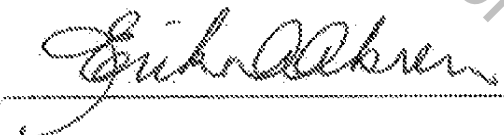
# UNOFFICIAL COPY

This instrument was prepared by: Anatoly Plikovskiy, BMO Harris Bank N.A., Consumer Lending Center, 1200 East Warrenville Road, Naperville, Illinois 60563. CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

STATE OF ILLINOIS }  
  } SS.  
County of COOK }

I, [ERIKA A. ABREU ], a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that [LARRY O'CONNOR ], personally known to me to be An Underwriter , of BMO Harris Bank N.A., a corporation, and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such an Underwriter, he/she signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN Under my hand and notarial seal on April 14, 2015



[ERIKA A. ABREU ], Notary

Commission Expires date of [JULY 31, 2016]

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(ILLINOIS)**

**FROM:**

**TO:**

Mail To: BMO Harris Bank N.A.  
1200 East Warrenville Road,  
Naperville, Illinois 60563

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## LEGAL DESCRIPTION

Order No.: 15005650WH

For APN/Parcel ID(s): 12-12-419-035

Lot 8 in Harwood Heights Development being a subdivision of part of the Southeast quarter of Section 12, Township 40 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

Property of Cook County Clerk's Office