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MORTGAGE SUBORDINATION AGREEMENT

Doc#. 1602957036 Fee: \$54.00

Karen A. Yarbrough

Cook County Recorder of Deeds
Date: 01/29/2016 09:17 AM Pg: 1 of 4

By Corporation or Partnership

Account Number: 1768

Date: January 5, 2016

Legal Description: SEE ATTACHMENT

P.I.N. #11-19-306-015-005(

Property Address: 811 MADISCN STREET, EVANSTON, IL 60202

STEWART TITLE 800 E. DIEHL ROAD SUITE 180 NAPERVILLE IL 60563

This Agreement is made January 5, 2016, b, and between U.S. Bank National Association FKA RBS CITIZENS, N.A. ("Bank") and CITIBANK, N.A. ("Refinance.").

Bank is the mortgagee under a mortgage (the "Junior Mortgage") dated 05/07/2012, granted by ANDREA E FORD A SINGLE PERSON ("Borrower"), and recorded in the office of the County Recorder, COOK County, Illinois, on 05/18/2012, as Book Page Document No. 1213957034, ASSIGNMENT OF MORTGAGE RECORDED ON 01/26/2015 AS DOCUMENT NO. 1502615026, encumbering the real property described therein (collectively, the "Property"). Refinancer is the mortgagee under a mortgage (in "Senior Mortgage") dated in the same office on the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Mortgage, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Mortgage on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Mortgage on the Property, to the full extent of all sums from time to time secured by the Senior Mortgage; provided, however, that the total indebtedness secured by the Senior Mortgage does not exceed \$185,000.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Mortgage, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

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U.S. Bank National Association
FKA RBS CITIZENS, N.A.

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STATE OF Wisconser.

COUNTY OF Winnepage

The foregoing instrument was acknowledged before me January 5, 2016, by Lisa Paulson, Loan Operations Officer, of U.S. Bank National Association FKA RBS CITIZENS, M.A., a national banking association, on behalf of the association.

Debora'ı Schreck, Notary Public My Commission Expires: 06/19/2016

Prepared by: Linda Noe

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ALTA Commitment (6/17/06)

COMMITMENT FOR TITLE INSURANCE SCHEDULE A

Exhibit A - Legal Description

LOT 3 IN BLOCK 2 IN GROVE ADDITION TO EVANSTON IN SECTION 19, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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AFFIDAVIT AS TO ORIGINAL DOCUMENT STC 01146-36929 212 DAN
State of Illinois) County of Cook) ss.
WITNESSETH, that the affiant, Erika Jones under oath and being fully advised as to the premises and circumstances, and being of sound mind and of legal age, and in reference to title to the premises, legally described as follows; to-wit:
LEGAL: SEE ATTACHED EXHIBIT "A"
PIN: 11 - 19 - 386 - 015
ADDRESS: 811 muchison Sti Evenston, IL 60702
hereby affirmatively states and alleges as follows:
1) That the School was attached hereto is a true and exact copy of the original document executed by the parties.
FURTHER, Affiant say not.
STATE OF ILLINOIS) SS COUNTY OF COOK)
I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE DO HEREBY CERTIFY THAT Enka Junes — BEING PERSONALLY KNOWN TO ME TO BE THE SAME PERSON WHOSE NAME WAS SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY IN PERSON, AND ACKNOWLEDGED THAT HE SIGNED AND DELIVERED THE SAID INSTRUMENT AS HIS EREE AND VOLUNTARY ACT, FOR THE USES AND PURPOSES THEREIN SET FORTH.
GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 22 DAY OF 2003.
"OFFICIAL SEAL" DIANE MARIE ACTON Notary Public State of Illinois
MY COMMISSION EXPIRES: 7/27/19 My Commission Expires 07/27/2019