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Doc#. 1607757040 Fee: \$52.00

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 03/17/2016 09:40 AM Pg: 1 of 3

M.I.S. FILE NO. SUBORDINATION AGREEMENT

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated August 29, 2014, in the amount of \$271,914.00 recorded on November 19, 2014 as document/book number 1432308311 in the County of COOK, in the state of Illinois granted by MICHAEL J MCCLURE and PATRICIA A MCCLURE herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

APN: 18-07-209-003-0000

Commonly known as : 4817 Woodland Ave, Western Springs, IL

60558

[Legal Description continued on page 3] Citibank, N.A. ISAOA, herein known as "Lender", has granted or will grant to Borrower an extension of credit or other financial accommodation to be secured by a lien ("Lien") on the aforementioned Property.

In consideration of Lender's granting to Borrower an extension of credit or other financial accommodation and in consideration of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned does hereby subordinate it's interest, right and title granted by the aforementioned Security Instrument to the aforementioned Lien, not to exceed the total amount of \$720,786.00, provided that the Lien is secured by a properly recorded Mortgage or Deed of Trust granted by Borrower to Lender on the above described Property and except with respect to Protective Advances described below. The Subordinating Party expressly reserves all right, title and interest in the Property granted by the Security Instrument as to any person other than Lender or Lender's assignees.

Return To: BMO Harris Bank N.A. 1200 E. Warrenville RD Naperville, IL 60563 This instrument was drafted by Supattra Sangern 1200 Warrenville Road Naperville, IL 60563

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If the Subordinating Party makes advances of funds in performance of an obligation of the Borrower pursuant to the Subordinating Party's Security Instrument ("Protective Advances") and, if paid with the written consent of the Lender, such Protective Advances shall be secured by the Subordinating Party's Security Instrument and shall be given priority to and be superior to the aforementioned Lien granted to Lender.

Lender shall have prior rights as to Subordinating Party pursuant to the aforementioned properly recorded Lien as to proceeds arising as a result of the following: the exercise of eminent domain against all or any part of the Property, all rents, income, and profits, all amounts received for the taking of all or any part the Property by condemnation proceedings, all compensation received as damages for injury to all or any part of the Property, all proceeds from insurance on improvements to the Property, and all net proceeds from a foreclosure against the Property, including a deed given in lieu of foreclosure.

This agreement is binding on the successors and assigns of both the Subordinating Party and the Lender. This Subordination Agreement is executed this 11th day of February, 2016 on behalf of BMO Harris Bank N.A. by its officers:

Evelyn Crawford (Seal) Craig Bromann

Title: Vice President Fitle: Vice President

State of Illinois
County of DuPage }

This instrument was acknowledged before me on 11th day of February, 2016, by Evelyn Crawford and Craig Bromann as officers of BMO Harris Bank N.A..

ANATOLIY PIKOVSKIY
OFFICIAL SEAL
Notery Public, State of Illinois
My Commission Expires
June 19, 2018

Notary Public, State of Illinois

My Commission (Expires) (Is) Sure 19, 7018

(Seal)

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## [Legal Description continued from page 1]

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS IN DOCUMENT NUMBER 0623643204 AND IS DESCRIBED AS FOLLOWS:

THE NORTH 60 FEET OF LOT 10 IN BLOCK 10 IN FOREST HILLS OF WESTERN SPRINGS, "SUBDIVISION OF THE EAST 1/2 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 12 MAY THAT PART OF BLOCKS 12, 13, 14 AND 15 IN "THE HIGHLANDS", BEING A SUBDIVISION LYING EAST OF A LINE 33 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF SAID NORTHWEST 1/4 OF SAID SECTION 7, TOWNSHIP 30 NORTH, RANGE 12 3AST OF THE THIRD PRINCIPAL MERIDIAN.

