

# UNOFFICIAL COPY

Doc#: 1620839176 Fee: \$52.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 07/26/2016 11:14 AM Pg: 1 of 3

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## SUBORDINATION AGREEMENT

781932

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated November 07, 2005, in the amount of \$85,000.00 recorded on December 19, 2005 as document/book number 0535335037 as modified by an agreement to \$100,000.00 as document no. 0708208048 in the County of Cook, in the state of Illinois granted by Philip D'Cruze and Nelly J. D'Cruze herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

Property Address: 222 W Palatine Rd, Palatine, IL 60067  
Tax ID: 02-15-427-017-0000

[Legal Description continued on page 3]

Wells Fargo Bank, 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 its interest, right and title granted by the aforementioned Security Instrument to the aforementioned Lien, not to exceed the total amount of \$115,000.00, 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 Anatoliy Pikovskiy  
1200 Warrenville Road  
Naperville, IL 60563

BMO Harris Bank Loan #: 6100215644

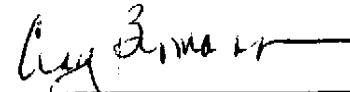
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If the Subordinating Party makes advances of funds in performance of an obligation of the Borrower pursuant to the Subordinating Party's Security Instrument ("Protective Advances") and, if paid with the written consent of the Lender, such Protective 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.

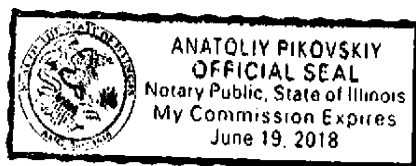
This agreement is binding on the successors and assigns of both the Subordinating Party and the Lender. This Subordination Agreement is executed this 8th day of June, 2016 on behalf of BMO Harris Bank N.A. by its officers:

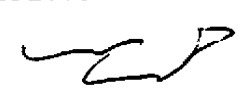
 (Seal)  
Evelyn Crawford  
Title: Vice President

 (Seal)  
Craig Bromann  
Title: Vice President

State of Illinois }  
County of DuPage } ss.

This instrument was acknowledged before me on 8th day of June, 2016, by Evelyn Crawford and Craig Bromann as officers of BMO Harris Bank N.A..



  
Anatoliy Pikovskiy  
Notary Public, State of Illinois  
My Commission (Expires) (Is) June 19, 2018

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## EXHIBIT A

The following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

That part of Lots 5, 6 and 7 (except the East 15.00 feet) in Block "M" in Lytles Subdivision of the West 1/2, of the Southeast Y. of Section 15, Township 42 North, Range 10, East of the Third Principal Meridian lying South of the Chicago and Northwest Railroad right-of-way, defined as follows beginning at a point in the South line of said Lots, 14 rods West of the East line of the West Y. of the Southeast Y. of Section 15, thence North 132.00 feet to the North line of Lot 5 to the Southwest corner of Lot 5, thence East along the South line of Lot 5, to the place of beginning, in Cook County, Illinois.

Tax ID: 02-15-427-017-0000

Property of Cook County Clerk's Office