

# UNOFFICIAL COPY

Doc#: 1621015084 Fee: \$52.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 07/28/2016 10:27 AM Pg: 1 of 3

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After Recording, return to :  
Neighborhood Lending Services  
1279 N. Milwaukee Ave., 4th Floor  
Chicago, IL 60622

## SUBORDINATION OF LIEN

WHEREAS, Ruby J Johnson, (Borrower(s)) executed a Recapture Agreement (hereinafter "Recapture Agreement") to Neighborhood Housing Services of Chicago ("Subordinating Lender") dated October 6 2015 and which was recorded in the office of RECORDER OF DEEDS of Cook County, Illinois, on October 13 2016 as Document Number 1528649197 on certain real estate (the "Premises") which has the street address of 9247 S Racine, Chicago, IL 60620 legally described as follows:

See Attached Legal Description

PIN# 25-05-406-015-0000

which Recapture Agreement was made to secure a Note in the sum of Nineteen thousand nine hundred twenty one and 00/100 DOLLARS (19,921.00) which is payable as therein provided; and

WHEREAS, the said Owner has executed a Mortgage dated 7/20/2016 and recorded in the office of the Recorder of Deeds of Cook County, on \_\_\_\_\_, 20\_\_\_\_ as Document Number \_\_\_\_\_; the said Premises to secure a Note to Homeward Residential Inc with interest payable as therein provided in an amount not to exceed Sixty eight thousand seven hundred and 00/100 DOLLARS (68,700.00), and without and Balloon payment or Prepayment penalty; and

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WHEREAS, the Note secured by the Recapture Agreement first described is held by the Subordinating Lender as the sole owner and not as an agent for collection, and is not pledged or entrusted to the Subordinating Lender on behalf of any person, firm, or corporation; and

WHEREAS, said Subordinating Lender wishes to subordinate the lien of its Recapture Agreement first described above, recorded as Document Number 1528649197 to Homeward Residential Inc.

NOW, THEREFORE, in consideration of the premises and for good and valuable consideration, the receipt of which is hereby acknowledged, the Subordinating lender does hereby consent and agree with the said Homeward Residential Inc. that the Recapture Agreement recorded as Document Number 1528649197 secured by the Subordinating Lender shall be at all times a second lien upon the premises subject to the lien of the Mortgage of Homeward Residential Inc recorded as document number \_\_\_\_\_ provided that the lien of the Mortgage of Homeward Residential Inc shall not exceed One hundred seventy seven thousand seven hundred and 00/100 (U.S.\$177,000.00), and without any Balloon payment or Prepayment penalty.

WITNESS the hand and seal of the Subordinating Lender this April 14, 2016

Robin Coffey  
Robin Coffey

STATE OF Illinois )ss.

)ss.

COUNTY OF Cook )ss.

I, Miguel Alcaro, A Notary Public in and for said county in the State aforesaid, do hereby certify that Robin Coffey, who is 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 the signed and deliver the said instrument as their free and voluntary act for the uses and purposes herein set forth.

Given under my hand and Notarial seal this April 14, 2016.

Miguel Alcaro Notary Public

My Commission Expires: 10/20/17

OFFICIAL SEAL  
MIGUEL ALCARO  
Notary Public - State of Illinois  
My Commission Expires Oct 20, 2017

Prepared by: Neighborhood Lending Services, Inc.

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## EXHIBIT A Legal Description

R-1603-IL-2936795

LOT 16 AND LOT 17 (EXCEPT THE SOUTH 15 FEET) OF ELMORE'S BEVERLY HILLS ADDITION, BEING A SUBDIVISION OF BLOCK 20 IN THE SUBDIVISION OF THAT PART WESTERLY OF RIGHT OF WAY OF CHICAGO, ROCK ISLAND AND PACIFIC RAILROAD IN THE SOUTH 1/2 OF SECTION 5, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO OF LOTS 1 TO 36 INCLUSIVE IN HARRY MAYER'S SUBDIVISION OF BLOCK 21 IN SUBDIVISION OF THAT PART WESTERLY OF RIGHT OF WAY OF CHICAGO, ROCK ISLAND AND PACIFIC RAILROAD OF THE SOUTH 1/2 OF SECTION 5 AFORESAID IN COOK COUNTY, ILLINOIS.

25-05-406-015-0000

Being Property Conveyed by Quit Claim Deed from Thomas C. Johnson, and formerly married to Ruby J. Johnson to Ruby J. Johnson, recorded August 11, 2003, in , Cook County, Illinois.

Property of Cook County Clerk's Office