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Doc#: 1812208003 Fee: \$52.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/02/2018 09:10 AM Pg: 1 of 3

Prepared by
After Recording Return To:
Michael J. Smith
1050 Woodbine Lane
Northbrook, IL 60062

Acquest Title Services, LLC

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Acquest Title Services, LLC

2018030038

Subordination Agreement

(Refinance Mortgage)

Date: 04/25/2018

Property (the legal description of the Property under the Junior Mortgage):

Lot 55 in John S. Clark and Sons St. Stephen's Green in Northbrook Subdivision Unit 2, being a subdivision in the Northwest 1/4 of Section 9, Township 42 North, Range 12, East of the Third Principal Meridian, In Cook

County, Illinois.

PIN: 04-09-112-005-0000

FOR INFORMATION PURPOSES ONLY:

THE SUBJECT LAND IS COMMONLY KNOWN AS:

1050 Woodbine Lane

Northbrook, IL 60062

Property Address: 1050 Woodbine Lane, Northbrook, IL 60062

Subordinating Lender:

Junior Mortgage

Date: 04/10/2017

Borrower: Matthew S Ponzi

Trustee (if applicable):

Recording information: Recorded 04/20/2017 as document number 1711049326

New Lender: CITIBANK

Refinance Mortgage

Date: 04/25/2018

Borrower: Matthew S Ponzi

Note Secured by Refinance Mortgage:

Dated: 04/25/2018

Original principal amount: \$ 426,500.00

Recording information (when available): doc # 1812149294

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Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received and to induce the New Lender to enter into the Refinance Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.


This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.


 Michael J. Smith
 1050 Woodbine Northbrook Illinois 60062

By: Michael J. Smith


 Patricia L. Smith
 1050 Woodbine Northbrook Illinois 60062

By: Patricia L. Smith

[Space Below This Line For Acknowledgement]

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STATE OF ILLINOIS)
)
COUNTY OF COOK)

I the undersigned, a Notary Public in and for said County in the State aforesaid, certify that:
Michael J. Smith and Patricia L. Smith, personally known to me on this day in person, and acknowledged
that they signed, sealed and delivered the instrument as their free and voluntary act, for the uses and
purpose therein set forth, including the release and wavier of the right of homestead.

Given under my hand and notarial seal, this 15 day of April, 2018.



NOTARY PUBLIC



County Clerk's Office