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Doc#. 2108918157 Fee: \$98.00 Karen A. Yarbrough Cook County Clerk

Date: 03/30/2021 11:39 AM Pg: 1 of 3

SUBORDINATION OF MORTGAGE LIEN

CITY OF: MT PROSPECT COUNTY OF: COOK

WHEREAS, DARRICK A. PLAZA AND DONNA PLAZA, AKA DONNA WILLARD, hereinafter called 'Borrower", whether one or more, for the purpose of securing a loan from DRAPER AND KRAMER MORTGAGE CORP. 1431 OPUS PLACE, SUITE 200 DOWNERS GKCYE, IL 60515., hereinafter called "Lender", for the purpose of refinancing the existing superior lien(s) against the hereinafter described property, have executed that one certain Promissory Note in the original sum NOT TO EXCEED \$178,000.00 bearing interest as therein specified, and payable to the order of Lender as therein provided, said Note providing for acceleration of maturity in the event of default and for attorney's fees, and for the purpose of securing said Note have executed a Mortgage to DRAPER AND KRAMER MORTGAGE CORP. 1431 OPUS PLACE, SUITE 200 DOWNERS GROVE, IL 60515, creating a first and superior lien upon the real property described as follows:

LOT 11 IN BLOCK 1 IN HATLEN HEIGHTS, UNIT NO. 1, A SUBDIVISION IN THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 10, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING 20 THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TULES OF COOK COUNTY, ILLINOIS ON AUGUST 17, 1955 AS DOCUMENT NUMBER 1614665.

PIN: 08-10-210-003-0000

PROPERTY ADDRESS: 1720 BONITA AVENUE, MT. PROSPECT, IL 60056

WHEREAS, U. S. POSTAL SERVICE F.C.U., hereinafter called "Subordinate Lien Holder", is the present owner and holder of that certain indebtedness(es) described on Exhibit "A", attached, hereto and secured by lien(s) further described on said Exhibit "A", said lien(s) covering the aforedescribed real property; and

WHEREAS, Lender will not close said loan and advance the funds thereon and accept said Note and Mortgage unless and until Subordinate Lien Holder expressly subordinates

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said indebtedness(es) and the lien(s) securing same, and all of Subordinate Lien Holder's rights thereunder, to said Mortgage Lien to Lender;

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS: That Subordinate Lien Holder for a valuable consideration paid, and in order to induce Lender to close said loan and advance to Borrower the funds evidenced by said Note and accept said Note and Mortgage, expressly agrees that said indebtedness described on Exhibit "A" and all liens securing same, shall be and remain and are hereby made SUBORDINATE AND INFERIOR to said Note and Lien to Lender, but in all other respects shall remain in full force and offect.

By execution hereof, U. S. Postal Service FCU does not subordinate any rights or lien interest to any netholder other than DRAPER AND KRAMER MORTGAGE CORP. 1431 OPUS PLACE, SUITE 200 DOWNERS GROVE, IL 60515 under the terms of this document.

The undersigned Subordinate Lien Holder expressly represents to Lender that Subordinate Lien Holder is the owner and holder of said indebtedness (es) described on Exhibit "A" and is entitled to execute this Subordination Agreement.

EXECUTED ON: JANUARY 28, 2021

Consented to:

U.S. POSTAL SERVICE FEDERAL CREDIT UNION

By: ____

Steven P. Cimino, Acting Chief Executive Officer

STATE OF MARYLAND COUNTY OF ST. MARY'S:

On this 28th Day of January, 2021 before me, a notary public, the undersigned officer, personally appeared Steven P. Cimino, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes and consideration therein expressed as the act and deed of said corporation and in the capacity therein stated.

SS

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

MICHELE A. WATERS

NOTARY PUBLIC

ST. MARY'S COUNTY

MARYLAND

MY COMMISSION EXPIRES AUGUST 31, 2023

Michele A. Waters, Notary Public

My Commission Expires: August 31, 2023

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EXHIBIT "A"

MORTGAGE FROM CURRENT RECORDED OWNER(S) DATED MAY 30, 2017 AND RECORDED JUNE 12, 2017 IN THE LAND RECORDS OF COOK COUNTY RECORDER OF DEED'S SECURING U. S. POSTAL SERVICE FEDERAL CREDIT UNION IN THE ORIGINAL AMOUNT OF \$30,000.00 IN BOOK: N/A AT PAGE: NO9.
OFFICE N/A, AS DOCUMENT#.: 1716316209.

After Recording Return To: U.S. Postal Service Federal Credit Union 7905 Malcolm Road, Suite 311 Clinton, MD. 20735-1730

Return To: Wheatland Title Guaranty 105 W. Veterans Parkway, Yorkville, IL 60560 DIO. HC 2021CO.115 20f2 KMJ