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Doc#: 2109007200 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/31/2021 09:44 AM Pg: 1 of 3

This Instrument was prepared by:
CALIBER HOME LOANS, INC.
1525 S. BELT LINE ROAD
COPELL, TX 75019

SUBORDINATION AGREEMENT

67295234-5854815

WHEREAS JAMES MCDERMOTT AND PAULA MCDERMOTT by a Mortgage (the CALIBER HOME LOANS, INC. I.S.A.O.A. "MORTGAGE") dated 24 JUNE 2020 and recorded on December 10, 2020 in the Recorders Office of COOK County, Illinois as Document number 2034510136 did convey unto CALIBER HOME LOANS, INC. I.S.A.O.A. certain premises in COOK County, Illinois described as:

LOT 10 IN BLOCK 11 IN BEVERLY RIDGE BEING A SUBDIVISION OF PART OF THE SOUTHEAST ¼ OF SECTION 12, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

to secure a note not to exceed THREE HUNDRED SEVENTY-ONE THOUSAND THREE HUNDRED EIGHTY-SEVEN AND 00/100 (\$371,387.00) U. S. DOLLARS with interest payable as therein provided: and

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of:

A MORTGAGE DATED APRIL 12, 2014 AND RECORDED MAY 2, 2014 AS DOCUMENT NUMBER 1412244092 AND AMENDED BY MODIFICATION AGREEMENT DATED SEPTEMBER 13, 2018 AND RECORDED OCTOBER 4, 2018 AS DOCUMENT NUMBER 1827706028 IN THE AMOUNT OF \$118,600.00 (the "First Midwest Bank Mortgage")

but is willing to subject and subordinate its right, interest and claim to the lien of above mentioned Mortgage.

NOW THEREFORE, the undersigned in consideration of the premises and of the sum of ONE DOLLAR (\$1.00) paid to the undersigned, receipt of which is hereby acknowledged, does hereby covenant and agree with CALIBER HOME LOANS, INC. I.S.A.O.A. that the right, interest and claim of the undersigned under the First Midwest Bank Mortgage is and shall be and remain at all times subject and subordinate to the lien of the CALIBER HOME LOANS, INC. I.S.A.O.A., Mortgage as aforesaid for all advances made or to be made under

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the provisions of said mortgage or on the notes secured thereby and for all other provision of said mortgage or on the notes secured thereby and for all purposes specified therein, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of State of Illinois.

WITNESS the hand and seal of the undersigned the 15TH day of JUNE A.D. 2020.

FIRST MIDWEST BANK
8750 WEST BRYN MAWR AVENUE
SUITE 1300
CHICAGO, ILLINOIS 60631

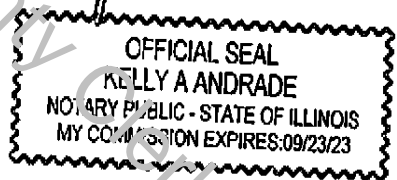
Haremia Parry
BY: HAREMIA PARRY
ITS: Vice President

Jeanne Zajac
BY: JEANNE ZAJAC
ITS: Assistant Vice President

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that HAREMIA PARRY and JEANNE ZAJAC who are/is personally known to me to be the same person(s) whose name(s) are/is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this 15 day of June A.D. 2020.

Kelly A Andrade Notary Public



THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK
300 NORTH HUNT CLUB ROAD
GURNEE, ILLINOIS 60031

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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 24-17-420-010-0000

Land situated in the County of Cook in the State of IL

LOT 10 IN BLOCK 11 IN BEVERLY RIDGE BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 12, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 10133 S Fairfield Ave, Chicago, IL 60655-1642

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES.

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