

# UNOFFICIAL COPY

Doc#: 2119607307 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 07/15/2021 12:28 PM Pg: 1 of 4

After Recording Return To:  
Westcor Land Title Insurance Company  
Attn: Derek Wilson  
1187 Thorn Run Road Suite 330, Coraopolis, PA 15108

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[Space Above This Line For Recording Data]

BSS-IL-RF-913562

Subordination Agreement  
(Refinance Mortgage)

Date: *May 27, 2021*

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

All interest in the following described Real Estate situated in the County of Cook in the State of Illinois:

Parcel 1: Unit 1840 in the Willow Dayton Condominium as Delineated on a Survey of the following described Real Estate: Part of Sub Blocks 1 and 2 of Block 5 in Sheffield's Addition to Chicago in the Southeast 1/4 of Section 32, Township 40 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois, which Survey is attached as Exhibit "B" to the Declaration of Condominium Recorded as Document 25116967 and Filed as Document LR3114323, as Amended from time to time, together with its undivided percentage interest in the common elements.

Parcel 2: The Exclusive Right to the use of the Patio and Parking Space which bears the Unit Identifying Number, a Limited Common Element as Delineated on the Survey attached to the Declaration Aforesaid Recorded as Document 25116967 and Filed as Document LR3114323.

BEING the same which Kevin D. O'Grady and Jill O'Grady, husband and wife by Deed dated April 2, 2014 and recorded May 8, 2014 in the County of Cook, State of Illinois in 1412849027 conveyed unto Craig W. Rismiller and Firouzeh Rismiller, husband and wife, as tenants by the entirety.

**For Informational Purposes Only:**

Parcel Identification Number: 14-32-413-065-1036

**Property Address:** 1840 N Dayton St, Chicago, IL 60614

**Subordinating Lender:** Tower Federal Credit Union

Junior Mortgage is in the original amount of **\$190,000**

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**Date:** December 11, 2019

**Borrower:** Craig W. Rismiller and  
 Firouzeh Rismiller, husband and wife

**Lender:** Tower Federal Credit Union

**Recording information:** Recorded on January 15, 2020 in  
 Official Records (instrument)  
 2001513082, Cook County, Illinois.

**New Lender: Better Mortgage Corporation, ISAOA/ATIMA**

Refinance Mortgage

**Date:** 25, JUNE, 2021

**Borrower:** Craig W. Rismiller and Firouzeh Rismiller,  
 husband and wife

Note Secured by Refinance Mortgage:

Dated: 25, JUNE, 2021

Original principal amount not to exceed **\$488,806**


Recording information (when available): Recorded on \_\_\_\_\_,  
 20\_\_\_\_ in Official Records Book  
 \_\_\_\_\_, Page \_\_\_\_\_,  
 \_\_\_\_\_ COOK \_\_\_\_\_ County, IL \_\_\_\_\_

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 security interest in, the title to the Property resulting from the Junior Mortgage to the lien on, and security interest in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and security interest in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and security interest in, the title to the Property resulting from the Refinance Mortgage regardless of any extension of the Refinance Mortgage. The Subordinating Lender will not collect, demand for, sell, dispose of, or otherwise exercise any rights and remedies the Subordinating Lender may have with respect to the Property until and unless the obligations secured by the Refinance Mortgage have been paid in full. This Subordination Agreement shall be binding upon the successors and assigns of the

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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.

  
Tower Federal Credit Union

By: DAVID A. BREWER

AVP OF LOAN SERVICING

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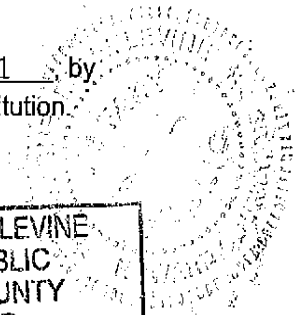
[Acknowledgement]

THE STATE OF MARYLAND  
CITY OF LAUREL  
COUNTY OF PRINCE GEORGES

This instrument was acknowledged before me on the 27 day of MAY, 2021 by  
DAVID A. BREWER of TOWER FEDERAL CU on behalf of said institution.

*Jacqueline W. Levine*  
Notary Public, State of Maryland  
My Commission Expires June 5, 2024  
Subordination of Deed of Trust

JACQUELINE W. LEVINE  
NOTARY PUBLIC  
HOWARD COUNTY  
MARYLAND  
MY COMMISSION EXPIRES JUNE 5, 2024



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