

# UNOFFICIAL COPY

Doc#: 2120439450 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 07/23/2021 02:57 PM Pg: 1 of 3

**RETURN ADDRESS:**

**First Midwest Bank**  
**Gurnee Branch**  
P.O. Box 9003  
Gurnee, IL 60031-2502  
NIL-1345498  
PARCEL I.D. NUMBER: 24-12-420-010-0000

## SUBORDINATION AGREEMENT

WHEREAS JAMES MCDERMOTT AND PAULA MCDERMOTT ("Borrower") granted a mortgage dated \_\_\_\_\_ and recorded on \_\_\_\_\_ in the Recorder's Office of COOK County, ILLINOIS as Document number \_\_\_\_\_ did in favor of CALIBER HOME LOANS, INC. ISAOA ("Original Lender") over those certain premises in COOK County ("Original Mortgage"), ILLINOIS described as:

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

WHEREAS Borrower desires to refinance the loan secured by the Original Mortgage with CALIBER HOME LOANS, INC. ISAOA, ("New Lender") to secure a note not to exceed THREE HUNDRED SIXTY NINE THOUSAND NINE HUNDRED AND TWELVE AND 00/100 (\$369,912.00) U. S. DOLLARS with interest payable as therein provided, and secured by a New Mortgage to be recorded: and

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

**A JUNIOR MORTGAGE DATED APRIL 12, 2014 AND RECORDED MAY 2, 2014 AS DOCUMENT NUMBER 1412244092 (the "First Midwest Bank Mortgage")**

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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 New Lender, its successor and assigns, 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 New Mortgage as aforesaid, 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 9<sup>TH</sup> day of JUNE A.D. 2021.

**FIRST MIDWEST BANK**

Kelly Andrade  
BY: KELLY ANDRADE  
ITS: Loan Operations Officer

Sonya Frazier  
BY: SONYA FRAZIER  
ITS: Loan Operations Officer

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that KELLY ANDRADE and SONYA FRAZIER 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 9<sup>th</sup> day of June A.D. 20 21.

Terria Meyers Notary Public



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

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NETCO

NETCO File Number: NIL-1345498

Borrower Last Name: McDermott

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## Exhibit A Legal Description

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 the Third Principal Meridian, in Cook County, Illinois

Commonly known as: 10133 South Fairfield Avenue, Chicago, IL 60655 in the County of Cook

Parcel Number: 24-12-420-010-0000

Property of Cook County Clerk's Office