

# UNOFFICIAL COPY

Doc#: 2126733048 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 09/24/2021 11:12 AM Pg: 1 of 3

Prepared by Elliott Johnson  
AND WHEN RECORDED RETURN TO:  
U.S. Bank  
4801 Frederica St  
Owensboro, KY 42301

Property of Cook County Clerk's Office

## Mortgage Subordination Agreement

Grantor: U.S. Bank

Grantee: Cross Country Mortgage LLC

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WHEN RECORDED MAIL TO:  
U.S. Bank PIN#: 14-18-108-005-0000  
4801 Frederica St.  
Owensboro, KY 42301

## Mortgage Subordination Agreement

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Account Number: 0358

This Agreement is made January 25, 2021, by and between U.S. Bank National Association ("Bank") and CROSSCOUNTRY MORTGAGE, LLC ISAOA/ATIMA ("Refinancer"). Bank is the mortgagee under a mortgage (the "Junior Mortgage") dated 09-19-19, granted by TONYA LEE BAKRITZES, AKA TONYA BAKRITZES AND ANASTASIOS DEMETRIOS BAKRITZES, AKA ANASTASIOS BAKRITZES, MARRIED TO EACH OTHER ("Borrower"), and recorded in the office of COOK County, Illinois, on 11-07-19, as Document 1931117030, encumbering the real property described therein (collectively, the "Property"). Refinancer is the mortgagee under a mortgage (the "Senior Mortgage") dated March 16, 2021, granted by the Borrower, and recorded in the same office on April 4, 2021, as Doc # 2109503231, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Mortgage, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Mortgage on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Mortgage on the Property, to the full extent of all sums from time to time secured by the Senior Mortgage; provided, however, that the total indebtedness secured by the Senior Mortgage does not exceed \$675,413.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Mortgage, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

Legal Description: See Attached Legal  
Property Address: 2119 W. GIDDINGS ST., CHICAGO, IL 60625

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

U.S. Bank National Association

By: Derek Dever AVP

Caley Hall  
Caley Hall, Witness

Kim Hickey  
Kim Hickey, Witness

STATE OF Kentucky  
COUNTY OF Daviess

The foregoing instrument was acknowledged before me January 25, 2021, by Derek Dever, AVP of U.S. Bank National Association, a national banking association, on behalf of the association.

Elliott Johnson  
Prepared by: Elliott Johnson

Daren Tindle  
Daren Tindle, Notary Public  
My Commission Expires: 11/16/24

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## Exhibit A

Account number ending in: 0358

Customer Name: TONYA LEE BAKRITZES and ANASTASIOS DEMETRIOS BAKRITZES

Grantor (If other than customer):

Property Address: 2119 W GIDDINGS ST CHICAGO IL 60625

Legal:

SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS:

LOT 16 IN BLOCK 2 IN THE RESUBDIVISION OF BLOCKS 1 TO 6 INCLUSIVE IN THE COUNTY CLERKS DIVISION OF THE EAST OF THE NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN INSTRUMENT NO. 1321216095 OF THE COOK COUNTY, ILLINOIS RECORDS.

SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE