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Doc#. 2131241388 Fee: \$98.00

Karen A. Yarbrough Cook County Clerk

Date: 11/08/2021 02:00 PM Pg: 1 of 3

RETURN ADDRESS: First Midwest Bank Gurnee Branch P.O. Box 9003 Gurnee, IL 60031-2502

71138289-7811941

PARCEL I.D. NUMBER: 04-34-406-016-0000

SUBORDINATION AGREEMEN'T

WHEREAS MICHAEL S. KEATING ("Borrower") granted a mortgage dated JULY 31, 2014 and recorded on AUGUST 7, 2014 in the Recorders Office of COOK County, ILLINOIS as Document number 1421908157 did in favor of INTERBANK MORTGAGE COMPANY ("Original Lender") over those certain premises in COOK County ("Original Mortgage"), ILLINOIS described as:

LOT 16 IN BLOCK 2 IN C.D. RUGEN'S ADDITION TO GLENVIEW, A SUBDIVISION OF THE EAST 20 ACRES OF THE NORTH EAST ¼ OF THE SOUTH EAST ¼ OF SECTION 34, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHEREAS Borrower desires to refinance the loan secured by the Original Mortgage with MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION, ISAOA, ATIMA ("New Lender") to secure a note not to exceed FIVE HUNDRED FORTY-EIGHT THOUSAND EIGHT HUNDRED SEVENTY-NINE AND 00/100 (\$548,879.00) 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 DECEMBER 13, 2016 AND RECORDED JANUARY 13, 2017 AS DOCUMENT NUMBER 1701308077 (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 7TH day of OCTOBER A.D. 2021.

FIRST MIDWESS BANK

BY: PHIL LEHNER

ITS: SENIOR VICE PRESIDENT

BY MONIQUE LUNDGREN

ITS: OFFICER

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY** CERTIFY, that <u>PHIL LEHNER</u> and <u>MONIQUE LUNDGREN</u> 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 '

.

_ A.D. 20<u>2</u>2_

Notary Public

OFFICIAL SEAL
SANDRA RODRIGUEZ
NOTARY PUPLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES:03/13/23

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): 04-34-406-016-0000

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

LOT 16 IN BLOCK 2 IN C.D. RUGE OF ADDITION TO GLENVIEW, A SUBDIVISION OF THE EAST 20 ACRES OF THE NORTHEAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 34, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 2132 Henley Street, G'enview, IL 60025

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