

UNOFFICIAL COPY

Doc#: 2200604111 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 01/06/2022 10:29 AM Pg: 1 of 4

Recordation Requested By:
WFG Lender Services
2625 Townsgate Rd, Suite 101
Westlake Village, California 91361

This instrument was prepared by: Donna Hensley After recording return to:
Bank of America Subordination Unit Bank of America Collateral Tracking
4161 Piedmont Parkway 4161 Piedmont Parkway
Greensboro, NC 27410 Greensboro, NC 27410
Account #: 051040XXXX
Sub#: 342197

Bank of America



Real Estate Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 12/02/2021, by BANK OF AMERICA, N.A. ("Subordinator") having an address of: 4161 Piedmont Parkway, Greensboro NC 27410, in favor of LAKEVIEW LOAN SERVICING, LLC ("Junior Lien Holder"),

Whereas, Subordinator is the beneficiary/mortgagee/grantee under the indebtedness described in and secured by a security instrument (deed of trust, mortgage or security deed) dated 06/29/2018, executed by LIGIA APOSTOIA, RADU APOSTOIA, with a property address of: 3311 MEADOW LN, GLENVIEW, IL 60025 which was recorded on 07/13/2018, in Volume/Book NA, Page NA, and Document Number 1819419171, and if applicable, modified on N/A, in Volume/Book NA, Page NA, Document Number NA, of the land records of COOK County, IL, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"), and

SEE ATTACHED EXHIBIT "A"

Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to RADU APOSTOIA AND LIGIA APOSTOIA, HUSBAND AND WIFE, AND AS TENANTS BY THE ENTIRETY (jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, mortgage or security deed (the "Junior Lien"), covering without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of LAKEVIEW LOAN SERVICING, LLC in the maximum principal face amount of or not to exceed \$ 376,600.00 (the "Principal Amount") [For North Carolina only – bearing interest and payable as therein provided at the maximum rate of 2.5000% for a period not to exceed 180 months], including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Junior Lien Holder and Borrower shall determine; and

UNOFFICIAL COPY

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Junior Lien only to the extent of the Principal Amount of the Obligation, any interest or late charges which may accrue thereon, and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the property or Junior Lien Holder's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Junior Lien Holder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

BANK OF AMERICA, N.A.

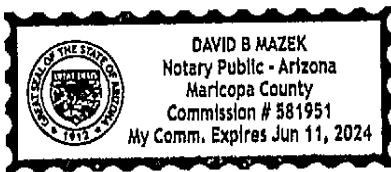
By: Michelle Holly
Its: Vice President

12/02/2021
Date

BANK OF AMERICA, N.A.
NATIONAL ASSOCIATION
CORPORATE SEAL

Individual Acknowledgment: Arizona
State/Commonwealth/District of ~~North Carolina~~
County/City of ~~Guilford/Greensboro~~ Maricopa

On this the Second day of December, 2021, before me, David B. Mazek, the undersigned Notary Public, personally appeared Michelle Holly, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that (s)he executed the same for the purposes therein contained. In witness whereof I hereunto set my hand and official seal.



David B. Mazek
Signature of Person Taking Acknowledgment
Commission Expiration Date: 06/11/2024

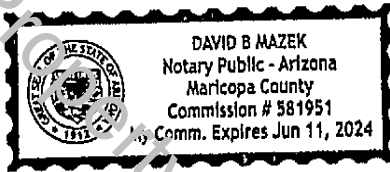
UNOFFICIAL COPY

This is to certify that this instrument was prepared by a Bank of America associate.

Corporate Acknowledgment:

State/Commonwealth/District of ~~North Carolina~~ Arizona
County/City of ~~Guilford/Greensboro~~ Maricopa

On this the Second day of December, 2021, before me, David B. Mazek, the undersigned Notary Public, personally appeared Michelle Holly, the Vice President of Bank of America, N.A. and that (s)he, as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as Vice President. In witness whereof I hereunto set my hand and official seal.



Michelle Holly
Signature of Person Taking Acknowledgment
Commission Expiration Date: 06/11/2024

PROPERTY OF COOK COUNTY CLERK'S OFFICE

UNOFFICIAL COPY

EXHIBIT "A"
LEGAL DESCRIPTION

LOT 335 IN ARTHUR T. MCINTOSH AND COMPANY'S FIRST ADDITION TO GLENVIEW
COUNTRYSIDE BEING A SUBDIVISION OF PARTS OF SECTION 32 AND 33 TOWNSHIP 42 NORTH
RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

SITUATE IN THE COUNTY OF COOK, STATE OF ILLINOIS

Property of Cook County Clerk's Office