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Karen A. Yarbrough
Cook County Clerk
Date: 01/18/2022 10:31 AM Pg: 1 of 6

Recording Requested By/Return To:

Wells Fargo
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

This Instrument Prepared by:

Wells Fargo
MAC P6050-017
P.O. Box 4149
Portland, OR 97208-4149
1-800-945-3056

Parcel#: 17-22-110-055-1023

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Reference: 725105043130596 - 20162140400030

**SUBORDINATION AGREEMENT FOR
LINE OF CREDIT MORTGAGE**

Effective Date: 11/18/2021

Current Lien Amount: \$100,000.00

Senior Lender: Wells Fargo Bank, N. A.

Subordinating Lender: Wells Fargo Bank, N.A.

If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.

Property Address: 1433 S PRAIRIE AVE UNIT D, CHICAGO, IL 60605

THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, and the Senior Lender named above.

The Subordinating Lender has an interest in the Property by virtue of a Line Of Credit Mortgage (the "Existing Security Instrument") given by JOSEPH R. TURKOS AND JENNIFER M. TURKOS, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR AS TENANTS IN COMMON, BUT IN TENANCY BY THE ENTIRETY covering that real property, more particularly described as follows:

See Attached Exhibit A

which document is dated the 11th day of November, 2016, and which was filed in Document ID# 1634022115 at page N/A (or as No. N/A) of the Records of the Office of the Recorder of the County of Cook, State of Illinois.



The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$279,200.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. To be recorded concurrently with this agreement.

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The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement. If, however, the New Loan or Amended Loan exceeds \$279,200.00 the Subordination Agreement is VOID. Further, if the Borrower(s) do not agree to the reduced credit limit, if applicable, then this Agreement is VOID.

N/A The Senior Lender has an existing loan in the original principal amount of N/A (the "Senior Loan") to the Borrower, which was intended to be secured by a first lien mortgage on the Property. The Senior Loan is secured by a Mortgage, executed by Borrower, as trustor, in favor of N/A, as trustee for the benefit of Wells Fargo Bank, N. A., as beneficiary and recorded on N/A in N/A N/A at page N/A (or as No. N/A) of the Records of the Office of the Recorder of the County of N/A, State of Illinois (the "Senior Security Instrument"). Through an inadvertent error, the Junior Security Instrument was recorded prior to the Senior Security Instrument.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

A. Agreement to Subordinate

If all terms and conditions set forth in this Agreement are met, the Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

N/A If all terms and conditions set forth in this Agreement are met, Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the Senior Lender's Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

B. General Terms and Conditions

Binding Effect – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

Nonwaiver –

This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

N/A This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by Senior Lender or the trustee(s) under the Existing Security Instrument or related documents shall affect this Agreement.

Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

C. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, has set its hand and seal as of the Effective Date above unless otherwise indicated.

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SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

By Shawn Glidden
(Signature) Shawn Glidden
(Title) Vice President Loan Documentation

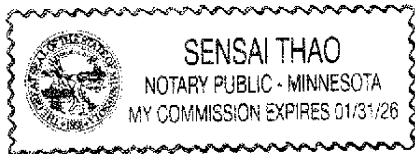
NOV 19 2021
Date

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Minnesota)
)ss.
COUNTY OF Hennepin)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 11th day of November, 2021, by Shawn Glidden, as Vice President Loan Documentation of Wells Fargo Bank, N.A., the Subordinating Lender, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

Sensai Thao (Notary Public)
Sensai Thao



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Exhibit "A" Legal Description

Unit HH-23 in Prairie Place Condominium as delineated on the plat of survey of the following described parcel of real estate: That part of Lot 2 in Prairie Place Townhomes Subdivision being a Subdivision in the Northwest fractional 1/4 of Section 22, Township 39 North, Range 14, East of the Third Principal Meridian, described as follows: Beginning at the Northeast corner of Lot 1 in said Subdivision; thence North 00 Degrees 01 Minutes 19 Seconds East along the Northerly extension of the East line of said Lot 1 for a distance of 56.00 feet; thence South 89 Degrees 58 minutes 41 Seconds East 102.21 feet; thence South 00 Degrees 01 Minutes 19 Seconds West 124.00 feet; thence North 89 Degrees 58 Minutes 41 Seconds West 102.21 feet to the East line of said Lot 1; thence North 00 Degrees 01 Minutes 19 Seconds East along said East line 68.00 feet thereon to the point of beginning, in Cook County, Illinois.

ALSO

That part of Lot 2 in Prairie Place Townhomes Subdivision, being a Subdivision in the Northwest fractional 1/4 of Section 22, Township 39 North, Range 14, East of the Third Principal Meridian, described as follows: Beginning at the Northeast corner of Lot 1 in said Subdivision; thence North 00 Degrees 01 Minutes 19 Seconds East along the Northerly extension of the East line of said Lot 1 for a distance of 175.0 feet to the North line of Lot 2; thence North 89 Degrees 58 Minutes 41 Seconds west along said North line 75.0 feet to the Northwest corner of Lot 2; thence South 00 Degrees 01 Minutes 19 Seconds West along the West line of Lot 2 aforesaid 175.0 feet to the Northwest corner of Lot 1; thence South 89 Degrees 58 Minutes 41 Seconds East along said North line 75.0 feet to the point of beginning, in Cook County, Illinois.

ALSO

Lot 1 in Prairie Place Townhomes Subdivision, being a Subdivision in the Northwest fractional 1/4 of Section 22, Township 39 North, Range 14, East of the Third Principal Meridian, recorded March 3, 1995 as Document Number 95150205, in Cook County, Illinois.

ALSO

That part of Lot 2 in Prairie Place Townhomes Subdivision, together with part of the former lands of the Illinois Central Railroad in the Northwest fractional 1/4 of Section 22, Township 39 North, Range 14, East

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of the Third Principal Meridian, described as follows: Commencing at the Northeast corner of Lot 1 in Prairie Place Townhomes Subdivision aforesaid; thence South 00 Degrees 01 Minutes 19 Seconds West 68.0 feet along the East line of said Lot 1; thence South 89 Degrees 58 Minutes 41 Seconds East 102.21 feet to the point of beginning; thence continuing South 89 Degrees 58 Minutes 41 Seconds East 101.21 feet; thence North 00 Degrees 12 Minutes 58 Seconds West 24.18 feet; thence Northwesterly 99.92 feet along the arc of a circle convex Northeasterly and having a radius of 1400.69 feet (the chord of said arc bearing North 02 Degrees 15 Minutes 36 Seconds East 99.90 feet); thence North 89 Degrees 58 Minutes 41 Seconds West 97.13 feet; thence South 00 Degrees 01 Minutes 19 Seconds West 124.00 feet to the point of beginning, in Cook County, Illinois.

ALSO

The East 122.07 feet of the West 197.07 feet of the North 119.0 feet of Lot 2 in Prairie Place Townhomes Subdivision in the Northwest fractional 1/4 of Section 22, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

ALSO

That part of Lot 2 in Prairie Place Townhomes Subdivision together with that part of the former lands of the Illinois Central Railroad in the Northwest fractional 1/4 of Section 22, Township 39 North, Range 14, East of the Third Principal Meridian, described as follows: Commencing at the Northwest corner of said Lot 2; thence South 89 Degrees, 58 Minutes, 41 Seconds East 197.07 feet along the North line of said Lot 2 to the point of beginning; thence continuing South 89 Degrees, 58 Minutes, 41 Seconds East 64.84 feet; thence South 06 Degrees, 22 Minutes, 54 Seconds East 68.86 feet; thence Southeasterly 50.80 feet along the arc of a circle convex Northeasterly and having a radius of 1400.69 feet (the chord of said arc bearing South 05 Degrees, 20 Minutes, 33 Seconds East 50.80 feet); thence North 89 Degrees, 58 Minutes, 41 Seconds West 77.27 feet; thence North 00 Degrees, 01 Minutes, 19 Seconds East 119.00 feet to the point of beginning, in Cook County Illinois.

Which plat of survey is attached as Exhibit "E" to the Declaration of Condominium recorded April 29, 1996 in the Office of the Recorder of Deeds of Cook County, Illinois as Document Number 96318235, as amended by the Correction to Declaration recorded in the Recorder's Office on May 21, 1996 as Document Number 96385673 and amended by the First Amendment recorded in the Recorder's Office on November 25, 1996 as Document Number 96895524, as amended by the Second Amendment recorded in the Recorder's Office on December 1, 1997 as Document 97895567, as amended by the

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Third Amendment recorded in the Recorder's Office on January 29, 1998 as Document Number 98078464, as amended by the Fourth Amendment recorded in the Recorder's Office on June 23, 1998 as Document Number 98536091, as amended from time to time; together with its undivided percentage interest in said Parcel and all the property and space comprising all the units thereof as defined and set forth in said Declaration and survey.

Parcel 2: Non-exclusive easement for the benefit of Parcel 1 for ingress and egress over, upon and across the easement Parcel as created and set out in the Grant of Easement dated December 20, 1994 and recorded December 29, 1994 as Document Number 04080035.

APN: 17-22-110-035-1023

Property of Cook County Clerk's Office