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Doc#: 2204808220 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 02/17/2022 02:15 PM Pg: 1 of 3

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Carolina and William Denz
FHA Case No. 137-934976 0 703

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SUBORDINATION AGREEMENT

Loan No: 3490756058

This Agreement is made this Jan 21, 2022 by The Secretary of Housing and Urban Development, whose address is 310 WALNUT ST # 239 (the "Lienholder").

DES MOINES IA 50309

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$30,107.96 executed by **Carolina Denz, a married woman and William Denz, her husband** (the "Borrower"), dated September 14, 2021, and recorded on October 13, 2021, in Instrument 2128616257, in the records of Cook County ("Lienholder's Lien"), covering the property commonly known as 3512 n Octavia Ave, Chicago, IL 60634-3527 (the "Property") and legally described as:

Situated in the County of Cook, State of IL:

(See attached Legal Description)

Tax ID No.: 12-24-405-031

WHEREAS Rocket Mortgage, LLC intends to make a loan to the Borrower in a principal amount not to exceed \$218,050.00 and dated on or about Jan 24, 2022 to be secured by a mortgage/deed of trust granted to Mortgage Electronic Registration Systems Inc., as nominee for Rocket Mortgage, LLC, its successors and or assigns, covering the Property ("Rocket Mortgage Lien"), and

WHEREAS Rocket Mortgage, LLC will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Rocket Mortgage Lien, and

WHEREAS Lienholder intends that Rocket Mortgage Lien be prior and superior to Lienholder's Lien.

NOW, THEREFORE, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Rocket Mortgage Lien.

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Mortgagor: CAROLINA DENZ AND WILLIAM DENZ
FHA Case Number: 137-9349760

IN WITNESS WHEREOF, the undersigned, Cynthia Vargas-Fields ISN Corporation, Attorney-in-Fact for Secretary of Housing & Urban Development, has hereunto set her hand for and on behalf of the Secretary

Witness: *Rebekah Tanner*
Print: Rebekah Tanner

Witness: *Caitlyn Cosme*
Print: Caitlyn Cosme

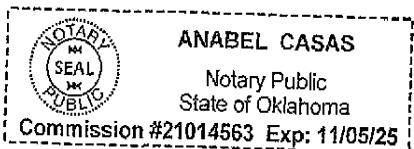
By: *[Signature]*
Cynthia Vargas-Fields
Deputy Contract Manager/ ISN Corporation
Attorney-in-Fact for Secretary/Department of
Housing and Urban Development

STATE OF OKLAHOMA
COUNTY OF OKLAHOMA

On 1/12/2022, before me, the undersigned Notary Public in and for Oklahoma County, Oklahoma, personally appeared Cynthia Vargas-Fields, personally known to me (or proven to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by her signature on the instrument she is the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal

My Commission Expires: 11/05/25



Anabel Casas
Notary Public
Commission Number#: 21014563

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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 12-24-405-031-0000

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

LOT 11 AND THE NORTH 1/2 OF THE VACATED ALLEY, IN CORNELIA HEIGHTS, A SUBDIVISION OF THAT PART OF THE EAST HALF OF FRACTIONAL SECTION 24, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN SOUTH OF THE INDIAN BOUNDARY LINE REFERENCE BEING HAD TO PLAT RECORDED AS DOCUMENT NUMBER 8370210 IN COOK COUNTY,

Commonly known as: 3512 N Octavia Ave, Chicago, IL 60634-3526

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