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Cook County Recorder 23.00



INTERCOUNTY TITLE 5158 2068 Unit # 14 @

SUBORDINATION AGREEMENT

The undersigned, Milton James Tucker, the holder of a second lien made by Donald R. McCrary and Patricia A. Rich, secured by a Mortgage (Instrument) filed February 2, 1998 describing the following real estate to-wit:

Lot 6 in Owners Subdivision in the Southwest Quarter of the Northwest Quarter of Section 31, Township 36 North, Range 15 East of the 3rd P.M., in Cook County, Illinois;

for and in consideration of the sum of Ten Dollars (\$10.00) and other valuable consideration to it paid, the receipt of which is hereby acknowledged, does hereby consent and agree that the lien rights of his mortgage above described is and shall be and remain subject junior and subordinate to the lien of a certain mortgage for One Hundred Fifty Three Thousand Dollars (\$153,000.00) from Patricia A. Rich and Donald McCrary to Citizens Financial Services, FSB, dated JANUARY 24, 2000 and recorded on _____ as Document No. _____ in the Office of the Recorder of Cook County, Illinois also describing the real estate above mentioned.
COOK COUNTY, IL

This instrument is not to be construed as a release of his lien rights on the above-described real estate but is executed solely for the purpose of subordinating his mortgage to the lien of the mortgage in favor of *Citizens Financial Services, FSB*.

This Agreement shall be binding upon its legal representatives, successors and assigns and shall insure to the benefit of *Citizens Financial Services, FSB*, its legal representatives, successors and assigns.

IN WITNESS WHEREOF, *Citizens Financial Services, FSB*, has caused this agreement to be executed this 15th day of Dec, 1999

By: Milton J. Tucker
Milton James Tucker, Trustee

~~STATE OF INDIANA)~~

~~SS:~~

~~COUNTY OF LAKE)~~

PA - 30-31-119-014

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STATE OF ILLINOIS)
) ss
COUNTY OF C O O K)

Before me a Notary Public in and for said County and State, personally appeared Milton James Tucker, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said Milton James Tucker.

Witness my hand and Notarial Seal this 1st day of December, 1999.

Jan M. Miller

Notary Public

My Commission Expires:

County of Residence: Cook County, Illinois

This Instrument Prepared by: Linda S. Monge, Vice President

Citizens Financial Services, FSB

5311 Hohman Avenue, Hammond, Indiana 46320



Box 97