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2001-04-11 12:36:29  
Cook County Recorder 43.50

First American Title  
Order # LA1233772

*all  
2002*



**SUBORDINATION AGREEMENT**

THIS AGREEMENT, made March 2, 2001 by and between First Union Home Equity Bank, N.A., "Lienholder" and Countrywide Home Loans, Inc.

WHEREAS, Alfred A. Mackey and Karen Mackey, "Borrower" executed and delivered to First Union Home Equity Bank, N.A. a mortgage dated September 25, 1998, in the amount of \$76,000.00 (Seventy Six Thousand and no/100ths) and interest, which mortgage was recorded October 01, 1998 as Document No. 98880382, in Book xxx, Page xxx, , in Cook County, State of Illinois, covering the following described property, located in the aforesaid county and state, the "Property":

*[Handwritten signature]*

PROPERTY MORE FULLY DESCRIBED IN SAID MORTGAGE

WHEREAS, Borrowers executed and delivered to Countrywide Home Loans, Inc. a mortgage on the above described Property in the amount not to exceed \$123,765.00.

*123,496.00 Mr. Dave*

NOW THEREFORE, for good and valuable consideration, and in order to induce Countrywide Home Loans, Inc. to advance funds upon its mortgage, Lienholder does hereby subordinate the lien of its mortgage to the lien of Countrywide Home Loans, Inc. and all extensions, modifications and renewals thereof, and all advances and mandatory future advances thereunder, notwithstanding that the Lienholder's mortgage was executed and recorded prior to the execution and recordation of Countrywide Home Loans, Inc., and agrees that all right, title, lien and interest acquired, either by foreclosure proceedings or otherwise, under its mortgage shall be prior and superior to any and all rights, title, lien and interest heretofore and hereafter acquired by Lienholder under the Lienholder's mortgage.

LOT 17 IN BLOCK 8 IN CHICAGO TITLE AND TRUST COMPANY'S FOREST PRESERVE ADDITION, A RESUBDIVISION OF THE WEST 1/2 OF THE WEST 122/022 ACRES OF THE SOUTHWEST 1/4 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX NO.: 15-27-317-008

PROPERTY ADDRESS:

IN TESTIMONY WHEREOF, Lienholder has caused these presents to be executed the day and year first above written.

First Union Home Equity Bank,  
N.A.

Sarah Myers  
Witness: Sarah Myers

Susan M. Fox  
Susan M. Fox, Vice President

State Of California  
County of Sacramento

On 3-7-01, before me, Darla J. Lamarr a notary public, personally appeared Susan M. Fox personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.  
Darla J. Lamarr  
Notary Public



Loan No.: 0009890991  
Borr: Mackey  
Escrow:

This Document Prepared By:

Sarah Myers  
Sarah Myers

Document Prepared by, and when  
Recorded mail to:  
HomeEq Servicing Corp.  
4837 Watt Avenue  
North Highlands, CA 95660



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