

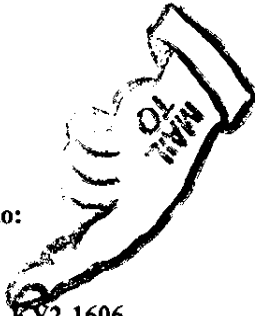
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0021160894

2495/0163 44 001 Page 1 of 1

2002-10-22 15:00:59

Cook County Recorder 54.50



0021160894

After recording mail to:  
Recorded Documents  
Bank One, N.A.  
Retail Loan Servicing, KY2-1606  
P.O. Box 11606  
Lexington, KY 40576-1606  
401 898 38 0000 671679

Prepared by: Thomas Sell

**SUBORDINATION OF MORTGAGE**

IN CONSIDERATION of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, Bank One, N.A., being the holder of a certain mortgage deed recorded in Official Record as Document 97595489, at Volume/Book/Reel , Image/Page Recorder's Office, Cook County, Illinois upon the following premises to wit:

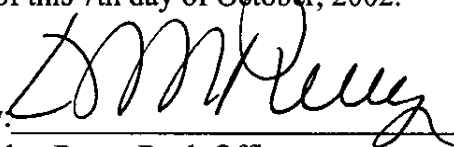
HP

C-186098/m/ 2002 0021160893

**SEE EXHIBIT ATTACHED AND MADE A PART THEREOF.**

For itself, its successors and assigns, Bank One, N.A., does hereby waive the priority of its mortgage referenced above, in favor of a certain mortgage to MSA, a division of United Financial Mortgage Company its successors and assigns, executed by Richard A. Harbaugh & Candace E. Harbaugh, being dated the \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, in an amount not to exceed \$135,500.00 and recorded in Official Record Volume \_\_\_\_\_, Page \_\_\_\_\_, Recorder's Office, Cook County, Illinois and upon the premises above described. Bank One, N.A., mortgage shall be unconditionally subordinate to the mortgage to MSA, a division of United Financial Mortgage Company, its successors and assigns, in the same manner and with like effect as though the said later encumbrance had been executed and recorded prior to the filing for record of the Bank One, N.A., mortgage, but without in any manner releasing or relinquishing the lien of said earlier encumbrance upon said premises.

IN WITNESS WHEREOF, Bank One, N.A. has caused this Subordination to be executed by its duly authorized representative as of this 7th day of October, 2002.

By:   
Esther Perry, Bank Officer

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**Legal Description:**

0021160894

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Lot 12 in blk 3 in Sulzers addition to Ravenswood, a subdivision of the northwest 1/4 of the northwest 1/4 of the southwest 1/4 lying west of Clark Street of section 17, township 49 north range 14, east of the Third Principal Meridian in Cook County, Illinois.

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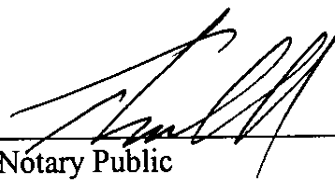
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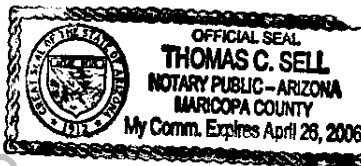
STATE OF ARIZONA, COUNTY OF MARICOPA, to wit

I hereby certify that, on this 7th day of October, 2002, before the subscriber, a Notary Public of the aforesaid State, personally appeared Esther Perry, Bank Officer, who has been acknowledged to be the representative of Bank One, N.A., and has executed the foregoing Subordination Agreement for the purposes therein contained by signing the name of Bank One, N.A. by him/herself as representative.



Notary Public

My Commission Expires: \_\_\_\_\_



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**UNOFFICIAL COPY****BANK ONE, N.A. SUBORDINATION COVER LETTER**

To whom it may concern,

In response to your recent request, enclosed is Bank One's executed Subordination Agreement covering the property and Bank One's extension of credit referred to in the Subordination Agreement. The request has been reviewed and the Subordination Agreement has been prepared in reliance on the information supplied by you, and review and analysis of internal Bank One records concerning the extension of credit. If there have been any changes to the information you sent since it was delivered to us, please return the enclosed Subordination Agreement together with the corrected information. You are not authorized to make any corrections to the Subordination Agreement without Bank One's express consent. Any alteration without such consent will render the Subordination Agreement null and void. By acceptance and use of the enclosed Subordination Agreement, you agree to the terms of this letter, the payment of our subordination fee, and payment of any other charges you have incurred. You are not authorized to use the Subordination Agreement without payment of our subordination fee and all other charges.

Please return a copy of the fully executed, recorded Subordination Agreement to our servicing unit at the address indicated on the Subordination Agreement.

If you have any questions about the Subordination Agreement or this statement, please contact Bank One via telephone at 1-877-437-0493 between 7:00 AM and 5:00 PM MST. You may also fax your questions to 602-221-3000.

Sincerely,  
Bank One, NA  
Retail Lending Division

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