



807/873 CH 202
OF
After Recording, return to:
Neighborhood Lending Services, Inc.
1279 N. Milwaukee Ave., 5th Floor
Chicago, IL 60622

---Above space for recording data---

SUBORDINATION OF LIEN

WHEREAS, Frank D. Morris & Ceretta F. Morris ("Borrower(s)") executed a mortgage or Deed of Trust (hereinafter "Mortgage") to Neighborhood Housing Services of Chicago, Inc., Inc. ("Subordinating Lender") dated July 16, 1999 and which was recorded in the office of RECORDER OF DEEDS of Cook County, Illinois, on July 30, 1999 as Document Number 99729359 on certain real estate (the "Premises") which has the street address of 12600 S. Michigan, Chicago, IL 60628 and legally described as follows:

Lots 1 and 2 in Block 1 in Murray's Wildwood Addition, being a subdivision of that part of the South East Fractional 1/4 of Section 28, Township 37 North, Range 14, lying south of the North 521.4 Feet thereof, lying East of the Third Principal Meridian in Cook County, Illinois.

PERMANENT INDEX # 25-28-422-028-0000 & 25-28-422-029-0000

which Mortgage was made to secure a Note in the sum of Seven Thousand and 00/100 (\$7,000.00) DOLLARS which is payable as therein provided; and

WHEREAS, the said Owner has executed a Mortgage dated Nov 18 2002 and recorded in the office of the Recorder of Deeds of Cook County, on 21353144, 2002 as Document Number _____ the said Premises to secure a Note to ~~Mortgage Bancorp Services~~ in a sum not to exceed **One Hundred, Twenty Thousand, Five Hundred and 00/100 (\$120,500.00)** DOLLARS with interest payable as therein provided; and * ABN AMRO MORTGAGE GROUP, INC

WHEREAS, the Note secured by the Mortgage first described is held by the Subordinating Lender as the sole owner and not as an agent for collection, and is not pledged or entrusted to the Subordinating Lender on behalf of any person, firm, or corporation; and

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WHEREAS, said Subordinating Lender wishes to subordinate the lien of its Mortgage first described above, recorded as Document Number 99729359 to **Mortgage Bancorp Services**; except that the Note to **Mortgage Bancorp Services** shall be in an amount not to exceed **One Hundred Twenty Thousand, Five Hundred and 00/100 (\$120,500.00) Dollars**.

NOW, THEREFORE, in consideration of the premises and for good and valuable consideration, the receipt of which is hereby acknowledged, the Subordinating lender does hereby consent and agree with the said **Mortgage Bancorp Services** that the Mortgage recorded as Document Number 99729359 secured by the Note owned by Subordinating Lender shall be at all times a second lien upon the premises subject to the lien of the Mortgage of ~~Mortgage Bancorp Services~~ recorded as document number _____

ABN AMRO Mortgage GROUP

WITNESS the hand and seal of the Subordinating Lender this November 21, 2002.

[Signature]
Associate Director

ATTEST: [Signature]
Underwriting Manager

STATE OF ILLINOIS)

)ss.

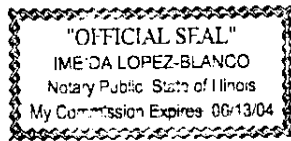
COUNTY OF COOK)

I, [Signature] Notary Public in and for said county in the State aforesaid, do hereby certify that James K. Wheaton and Versi Garrett, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that the signed and deliver the said instrument as their free and voluntary act for the uses and purposes herein set forth.

Given under my hand and Notarial seal this November 21, 2002.

[Signature] Notary Public

My Commission Expires:



Prepared by: Neighborhood Housing Services of Chicago, Inc., Inc.

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