

80000117035521001
SR Number: 1-4491667



WHEN RECORDED MAIL TO:

GMAC Mortgage
Client Branded Solutions
500 Enterprise Road
Horsham, PA 19044
ATTN: Michele Coley-Turner

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT, made September 24, 2002, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **GMAC Mortgage Corporation formerly known as GMAC Mortgage Corporation of PA.**

WITNESSETH:

THAT WHEREAS ROBERT A. O'BRIEN and DONNA G. O'BRIEN, Husband and Wife, residing at 9907 S TRUMBULL AVE., EVERGREEN PARK IL 60805, , did execute a Mortgage dated 11/27/99 to **GMAC Mortgage Corporation Ditech.com** covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 20,000.00 dated 1/27/99 in favor of **GMAC Mortgage Corporation formerly known as GMAC Mortgage Corporation of PA**, which Mortgage was recorded as Recording Book No. _____ and Page No. _____.

WHEREAS, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 102,900.00 dated _____ in favor of **GMAC MORTGAGE CORPORATION**, here in after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and

WHEREAS, it is a condition precedent to obtaining said loan that Lender's mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of **GMAC Mortgage Corporation Ditech.com** mortgage first above mentioned.

NOW THEREFORE, in consideration of the mutual benefits accruing to the parties hereto, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

(1)That said mortgage securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of **GMAC Mortgage Corporation Ditech.com** mortgage first above mentioned, including any and all advances made or to be made under the note secured by **GMAC Mortgage Corporation Ditech.com** mortgage first above mentioned.

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(2) Nothing herein contained shall affect the validity or enforceability of GMAC Mortgage Corporation DBA Ditech.com mortgage and lien except for the subordination as aforesaid.

WITNESSED BY:

By: Michele Smith
Michele Smith

By: Ameerah Singleton
Ameerah Singleton

By: Michele Smith
Michele Smith

By: Ameerah Singleton
Ameerah Singleton

GMAC Mortgage Corporation
doing business as Ditech.com

By: Marnessa Birckett
Marnessa Birckett

Title: Limited Signing Officer

Attest: Sean Flanagan
Sean Flanagan

Title: Limited Signing Officer



COMMONWEALTH OF PENNSYLVANIA :
:ss
COUNTY OF MONTGOMERY :

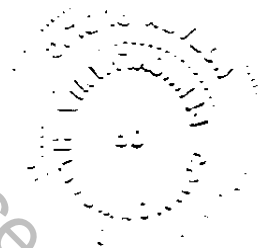
On 9.24.02, before me **Christine Ruhl**, the undersigned, a Notary Public in and for said County and State, personally appeared Marnessa Birckett personally known to me (or proved to me on the basis of satisfactory evidence) to be the Limited Signing Officer, and Sean Flanagan personally known to me (or proved to me on the basis of satisfactory evidence) to be the Limited Signing Officer of the Corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same, pursuant to its bylaws, or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Notary Public

Christine Ruhl.

Notarial Seal
Christine Ruhl, Notary Public
Horsham Twp., Montgomery County
My Commission Expires Feb. 6, 2006
Member, Pennsylvania Association Of Notaries



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Property of Cook County Clerk's Office

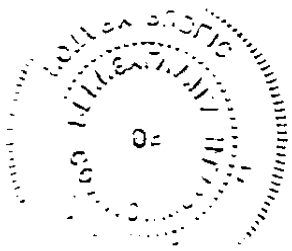


EXHIBIT A

ALL THAT PARCEL OF LAND IN THE CITY OF EVERGREEN PARK, COOK COUNTY, STATE OF ILLINOIS, AS MORE FULLY DESCRIBED IN DEED DOC # 98099137, ID# 24-11-420-002, BEING KNOWN AND DESIGNATED AS LOT 23 IN BLOCK 1 IN BRIGGS WIEGAL AND KILGALLEN'S ADDITION TO 5TH ADDITION TO CRAWFORD GARDENS BEING A SUB OF PART OF LOT 1 IN COMMISSIONERS PARTITION OF THE WEST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 11 TOWNSHIP 37 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 12 1941 AS DOCUMENT NUMBER 12756099 IN COOK COUNTY, ILLINOIS.

BY FEE SIMPLE DEED FROM CHARLES F. DENNIS AND LISA M. DENNIS, HUSBAND AND WIFE AS SET FORTH IN DOC # 98099137 DATED 01/30/1998 AND RECORDED 02/05/1998, COOK COUNTY RECORDS, STATE OF ILLINOIS.

Property of Cook County Clerk's Office