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2002-12-04 09:11:55  
Cook County Recorder 26.50

*Prep. By*

When Recorded Mail To:  
Wilshire Credit Corporation  
PO Box 8517  
Portland, OR 97207-8517  
111766



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GIT

*4299200 (3/4)*

**Illinois Subordination Agreement**

JP Morgan Chase Bank as Trustee for the Home Equity Trust Series 2002-2, holder of the beneficial interest in that certain Note described by a Deed of Trust/Mortgage recorded July 2, 2002 as Document Number 0020733018 of the public records of Cook County, Illinois, affecting certain property known as:

Lot 45 in Plum Grove Hills, Unit Number One, Being a Subdivision of part of the Southwest 1/4 of the Northwest 1/4 of Section 27, Township 27, Township 2 North, Range 10 East of the Third Principal Median, in Cook County Illinois

Permanent Index Number: 02-27-103-022, Vol. 150

Property Address Known As: 628 West Peregrine, Palantine, IL 60067

New First Mortgage Loan Amount Not To Exceed: \$298,500

does hereby subordinate its interest in said Note and Deed of Trust/Mortgage to that certain Deed of Trust/Mortgage executed by William J. Sedlak and Ann Marie Sedlak to Smart Mortgage Access LLC affecting said property, which Deed of Trust/Mortgage is recorded concurrently herewith.

Dated this 9<sup>th</sup> day of October, 2002

JP Morgan Chase Bank as Trustee for the Home Equity Trust Series 2002-2 by Wilshire Credit Corporation, its Attorney in Fact

*Heidi Peterson*  
Heidi Peterson, Vice President

*4299200 Bte*

State of Oregon  
County of Washington

I hereby certify that on the 10<sup>th</sup> day of October, 2002, before me a Notary Public for said County and State, personally appeared Heidi Peterson, Vice President of Wilshire Credit Corporation, made her affirmation in due form of law that the matters and facts set forth in the Subordination Agreement are true.

*Charlene M Busselaar*  
Charlene Busselaar, Notary Public Oregon  
My Commission Expires July 4, 2005

