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Cook County Recorder 26.00



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Per

CTI

SUBORDINATION AGREEMENT

Date: January 15, 2003

FOR VALUABLE CONSIDERATION, the undersigned hereby subordinates the lien on real property in Cook County, Illinois, described as follows: Lot 15 in John Fitch's Resubdivision of Block 26 in Sheffield's Addition to Chicago in the Southeast 1/4 of 31, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

which is evidenced by a Mortgage dated December 7, 2001 and filed for record February 8, 2002 as Document Number 20165491, in the Office of the County Recorder of the above County, to a subsequent lien evidenced by a Mortgage from David J Ryan and Diane S Fritts-Ryan, husband and wife to State Farm Bank, F.S.B., Its Successors and or Assigns, in the amount not to exceed \$346,600.00 filed for record as Document Number , in the Office of the County Recorder of the above County.

IBM Mid America Employees Federal Credit Union

By Bonnie B. Douty
Its Mortgage Servicing Representative

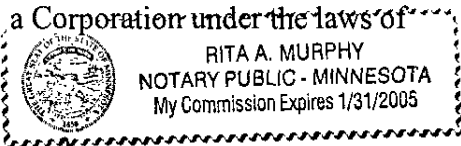
By Larry Guse
Its Director of Mortgage Operations

STATE OF MINNESOTA
COUNTY OF OLMSTED

0030145175

The foregoing instrument was acknowledged before me this 15th day of January, 2003, by Bonnie B. Douty and Larry Guse, the Mortgage Servicing Representative and Director of Mortgage Operations of IBM Mid America Employees Federal Credit Union, a Corporation under the laws of United States of America, on behalf of the Corporation.

This instrument was drafted by:
IBM Mid America Employees
Federal Credit Union
4001 West River Parkway
Rochester MN 55903



Rita Murphy
Notary

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BOX 333-CT

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RECORD OF PAYMENT

Legal Description:

LOT 15 IN JOHN FITCH'S RESUBDIVISION OF BLOCK 26 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE SOUTHEAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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