



Eugene "Gene" Moore Fee: \$46.50
Cook County Recorder of Deeds
Date: 08/19/2003 10:25 AM Pg: 1 of 2

PREPARED BY & RETURN TO:
RAY HUNDLEY
TRANSCONTINENTAL TITLE CO
4033 TAMPA RD, SUITE 101
OLDSMAR, FL 34677
1-800-225-7897

D-118697-2-T

SUBORDINATION AGREEMENT

This SUBORDINATION AGREEMENT (the "Agreement"), made and entered into this 21st day of May, 2003, by and between James Kyler and Gertha Kyler ("Borrower"), Americas Choice Mortgage, Inc. (the "Lender"), and the subordinating party, Harris Trust and Savings Bank, as Trustee under the Pooling and Servicing Agreement dated 6/21/96, for Cityscape Home Equity Loan Trust 1996-2 (the "Beneficiary"), WITNESSETH:

WHEREAS, Beneficiary is the legal holder of a lien on property located 7838 S. Kimbark, Chicago, IL 60619 (the "Premises") more specifically described as:

Lot 16 and the North 7 feet of Lot 17 in Block 96 in Cornell, in Section 26 and 35, Township 38 North, Range 14, East of the Third Principal Meridian in Cook County, Illinois.

As evidenced by a mortgage dated March 23, 1996, and recorded on March 29, 1996, in Cook County in Document No. 96255153, in the original amount of \$11,000.00 (The "Subordinated Mortgage"); and

WHEREAS, a new mortgage has now been or will be executed by the Borrower whereby Lender is holder of a mortgage on the Premises from Borrower to Lender dated _____, _____, and recorded with Cook County Records on _____, 20____, in Document No. _____, in the principal amount not to exceed \$52,297.00 (the "New Mortgage") to be recorded herewith; and

WHEREAS, Beneficiary intends by this Agreement to waive the priority of the lien on the Subordinated Mortgage in favor of the New Mortgage.

NOW THEREFORE, in consideration of the sum of One Dollar cash in hand paid to the Beneficiary, the receipt of which is hereby acknowledged, the Beneficiary expressly: (i) waives the priority of the Subordinated Mortgage and (ii) subordinates all right, titles, or interest under the Subordinated Mortgage to the lien of the New Mortgage to the same extent as if the New Mortgage had been executed and recorded before the execution and recording of the Subordinated Mortgage.

IN WITNESS WHEREOF, Fairbanks Capital Corp. as attorney in fact for Harris Trust and Savings Bank, as Trustee under the Pooling and Servicing Agreement dated 6/21/96, for Cityscape Home Equity Loan Trust 1996-2, has caused these presents to be signed in its name and behalf, on the day before stated.

Fairbanks Capital Corp. as attorney in fact for
Harris Trust and Savings Bank, as Trustee under the
Pooling and Servicing Agreement dated 6/21/96, for
Cityscape Home Equity Loan Trust 1996-2

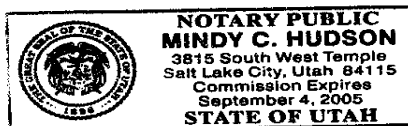
By: [Signature]
John Shelley
Document Control Officer

State of Utah)
) SS
County of Salt Lake)

Before me the undersigned, a Notary Public, in and for said County and State on this 21st day of May, 2003, personally appeared John Shelley, to me known to be the identical person who subscribed the name of the maker thereof to the foregoing instrument as its Document Control Officer and acknowledged to me that he executed the same as his free and voluntary act and deed and as the free and voluntary act and deed of such corporation, for the uses and purposes therein set forth.

Given under my hand and seal of office the day and year last above written.

[Signature]
Notary Public



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P 2
M Yes
NB

UNOFFICIAL COPY

EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT:

LOT 16 AND THE NORTH 7 FEET OF LOT 17 IN BLOCK 96 IN CORNELL, IN SECTION 26 AND 35, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY CONVEYED TO JAMES KYLER AND GERTHA KYLER, HIS WIFE BY DEED FROM JAMES KYLER, RECORDED 09/16/1992, IN DOCUMENT NO. 92686660.

Property of Cook County Clerk's Office