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Bank of America 101 E Main Street, Suite 400 Louisville, KY 40202 502-566-5113 502-566-5372-fax

Doc#: 0333202101

Eugene "Gene" Moore Fee: \$46.00 Cook County Recorder of Deeds

Date: 11/28/2003 07:41 AM Pg: 1 of 2

Loan #6866854174 RTC20185 7/n. SUBORDINATION AGREEMENT

Whereas JOEN WALKER AND JERRY M WALKER, by a Mortgage Deed dated and recorded in the Recorder's Office of COOK County, did convey BANK OF AMERICA certain ILLINOIS as Document premises at COOK, ILLINOIS. described as:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF.

To secure a note for Two Hundred Sixty One Thousand Dollars (\$261,000.00)

dollars with interest payable as therein provided;

and

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of:

SECOND MORTGAGE \$48,000.00 RECORDED NOVEMBER 4, 2002 AS DOCUMENT NO. 0021211724.

But are willing to subject and subordinate the right, interest and claim to the lien of the above-mentioned Trust Deed.

NOW THEREFORE, the undersigned in consideration of the premises and of the sum of ONE DOLLAR (\$1.00) paid to the undersigned, receipt of which is he eby acknowledged, does hereby covenant and agree with the said BANK OF AMERICA as Trustee for the use and benefit of the legal holder of the notes described in and secured by said Trust Deed that the right, interest and claim of the undersigned is and shall be and remain at all times subject and subordinate to the lieu of the Trust Deed to said BANK OF AMERICA as aforesaid for all advances made or to be made under the provisions of said trust deed or on the notes secured thereby and for all other purpose specified therein, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of 11 INOIS.

WITNESS the hand and seal of the undersigned this 23RD day of OCTOBL < 2003

N BIVEN, VICE PRESIDENT

Bank of America

STATE OF KENTUCKY }

COUNTY OF JEFFERSON

} SS I, PAMELA JACKSON, a NOTARY PUBLIC in an aforesaid County, in the State aforesaid, DO HEREBY CERTIFY that SHAWN BIVEN, VICE PRESIDENT, who is known to be the same person whose name is subscribed to the foregoing instrument as this day in person and acknowledged that they signed, sealed and delivered the said instrument as OCTOBER 23, 2003, free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this 23RD day of OCTOBER 2003.

Notary Public Commission Expiration Date: MARCH 21, 2006

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File No.: RTCZ0185

Property Address:

23014 FARM TRACE DRIVE. RICHTON PARK IL 60471

Legal Description:

LOT 8 IN FARM 1PACE SUBDIVISION PHASE 2. OF PART OF THE SOUTHWEST 1/4 OF SECTION 35. TOWNSHIP 35 NC. H. RANGE 13. EAST OF THE THIRD PRINCIPAL MERIDIAN. IN COOK COUNTY, ILLINOIS.

Permanent Index No.: 31-35-330-DDB-DDDD

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