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1st AMERICAN TITLE order # 645848



SUBORDINATION AGREEMENT

That the undersigned, Citifinancial Services, Inc. of 152 Town Center Matteson, IL is the owner and holder of that certain indebtedness secured by a Mortgage recorded on December 17, 2002 as Document 0021401558 by Thomas Skinner and Linda L. Lucas as Debtors, for the benefit of Citifinancial Services, Inc., said Mortgage is recorded in the office of the Clerk and Recorder of the County of Cook in the State of Illinois ("Existing Indebtedness"), and is made a part hereof by references;

Doc#: 0411201269
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 04/21/2004 02:07 PM Pg: 1 of 3

That the Debtor, has also executed a Mortgage dated _____, 2004, for the benefit of New Freedom Mortgage Corp.; said Mortgage is recorded as Document 0411201268 in the office of the Clerk and Recorder of the County of Cook in the State of Illinois, ("New indebtedness"), and is made a part hereof by referenced; and that the undersigned has agreed to subordinate the Existing Indebtedness and its Mortgage to the said New Indebtedness, its Mortgage and all of the rights thereunder.

Therefore, for and in consideration of the sum of One Dollar, the receipt and sufficiency of which is hereby acknowledged, the undersigned, for itself and its legal representatives, successors and assigns does hereby covenants, consent and agree with the said Debtors, their heirs; executors, legal representatives, successors and assigns that the aforesaid Existing Indebtedness and its Mortgage are and shall continue to be subject and subordinate to that certain New Indebtedness and its Mortgage mentioned above, insofar, and only insofar, as said New Indebtedness and its Mortgage affects the real property described in said New Indebtedness, and for all intents and purposes as if said New Indebtedness and its Mortgage had been executed, delivered and filed and recorded prior to the execution of said Existing Indebtedness and its Mortgage.

③
A

The undersigned further agrees that any sale of said real property under and by virtue of said Existing Indebtedness, whether by judicial proceedings, public auctions or private sale, shall be made expressly subject to the aforesaid New Indebtedness.

Book 28-34-218-008
Property commonly known as: 4137 176th Place, Country Club Hills, IL 60478.
See attached Legal Description.

Dated: 03-01-04
~~XXXXXXXXXX~~ CitiFinancial Services, Inc.
By: [Signature]
~~XXXXXXXXXX~~ Branch Manager

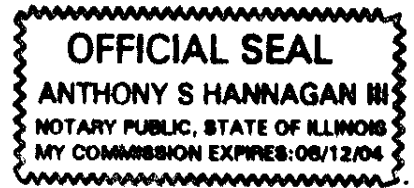
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STATE OF)
)
COUNTY OF)

I,
The undersigned _____, a Notary Public, in and for said County and
in the State aforesaid, DO HEREBY CERTIFY THAT **Patricia Carpenter**
Officer of **Citifinancial Services, Inc.**, mortgage holder, who is personally known
to me to be the same person whose name is subscribed to the foregoing
instrument as such **Branch Manager** Officer and he/she, appeared
before me this day in person and acknowledged that he/she signed and
delivered the same instrument as his/her own free and voluntary act
and as the free and voluntary act of said Bank, for the uses and
purposes set forth; and the said _____ then
and there acknowledged that he/she, as custodian of the corporate seal
of said Bank did affix the corporate seal of said Bank to said
instrument as his/her own free and voluntary act and as the free and
voluntary act of said Bank, for the uses and purposes set forth.

GIVEN under my hand and notarial seal this 1st day of March, 2004.
2004.

Anthony S Hannagan III (SEAL)
Notary Public



Return to: New Freedom Mortgage
23635. Foothill Dr, Salt Lake City UT 84109

Prepared by: Irving J. Ochsenschlager, 519 W. Galena Blvd., Aurora, IL 60506.

CLERK'S OFFICE OF COOK COUNTY

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EXHIBIT A - LEGAL DESCRIPTION

Lot 28 in J.E. Merrion's Country Club Hills Unit 13, a Subdivision of part of the North 3/4 of the Northeast 1/4 of Section 34, Township 36 North, Range 13 East of the Third Principal Meridian, according to the Plat thereof recorded September 21, 1971 as Document Number 21630694, in Cook County, Illinois.

Property of Cook County Clerk's Office