SUBORDINATION O

(Illinois)

SunTrust Mortgage Mail to: Harris Trust & Savings Bank

3800 Golf Rd, Suite 300 1001 Semmes Aux

P.O. Box 5036

RUW 3054

Rolling Meadows, IL 60008 Richmond

ACCOUNT # 29-2990037357



0510917255

Eugene "Gene" Moore Fee: \$26.50 Cook County Recorder of Deeds

Date: 04/19/2005 02:16 PM Pg: 1 of 2

The above space is for the recorder's use only

PARTY OF THE FIRST PART HARRIS TRUST AND SAVINGS BANK is/are the owner of a mortgage/trust deed recorded the 7TH day of MAY 2002, and recorded in the Recorder's Office of COOK County in the State of Illinois as document No. 0020522216 mage by MAGDA L. LACY, A/K/A, MAGDA LENA LACY, BORROWER(S) to secure an indebtedness of **FIVE THOUSAND and 00/100** DOLLARS, and WHEREAS, Borrower(s) is/are the owner(s) of the following described Real Estate situated in the County of COOK in the State of Illinois, to wit:

LEGAL DESCRIPTION: SEE ATTACHED LEGAL DESCRIPTION

Permanent Index Number(s): 29-15-219-018-0000

Property Address: 762 E. 157TH PLACE, SOUTH FOLLAND, IL. 60473

PARTY OF THE SECOND PART: SUN TRUST MORTG AGE, INC., ITS SUCCESSORS AND/OR ASSIGNS AS THEIR RESPECTIVE INTERESTS MAY APPEAR has refused to make a loan to the Borrower(s) except upon the condition that the mortgage/trust deed of the Party of the First Part of subordinate to that of the Party of the Second Part.

NOW, THEREFORE, in consideration of the sum of Ten (\$10.00) Dollars in hand paid by each of the parties hereto to the other, and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged and in order to induce Party of the Second Part to make the loan to Borrowers, it is hereby mutually agreed, as follows: That Party of the First Part convenants and consents that the lien of its mortgage/trust deed shall be subject and subordinate to the lien of the Party of the Second Part dated the 3rd day of January recorded in the Recorder's office of COOK County in the State of Illinois as document No 35076221312 reflecting and securing the loan made by Party of the Second Part to Borrower(s) in an amount not to exceed **ONE HUNDRED ONE THOUSAND, NINE HUNDRED FORTY EIGHT and 88/100** DOLLARS and to all renewals, extensions or replacements of said mortgage/trust deed. This Agreement shall be binding upon and shall inure to the benefit of Party of the Second Part, its successors and assigns.

DATED: JANUARY 24, 2005

Brian K. Engel, Consumer/Banking Officer

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UNOFFICIAL COP

This instrument was prepared by: Eleanor Marlowe, Harris Bank Consumer Lending Center, 3800 Golf Road, Suite 300, P.O. Box 5036, Rolling Meadows, IL. 60008. CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

STATE OF ILLINOIS}

County of COOK}

I, Eleanor Marlowe, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Brian K. Engel, personally known to me to be the Consumer Banking Officer, of the Harris Trust and Savings Bank, a corporation, and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Consumer Banking Officer, he/she signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed therete, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN Under my hand and notorial seal this 24TH day of JANUARY, 2005.

Eleanor Marko

OFFICIAL SEAL **ELEANOR MARLOWE** NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:08/21/07

Commission Expires August 21, 2007

SUBORDINATION OF LIEN (Illinois)

FROM:

TO:

Mail To: Harris Bank Consumer Lending Center 3800 Solf Road, Suite 300

P.O. Box 3036 Rolling Meadows, IL. 60008 SUNTRUST MORTGAGE, INC. LOSS MITIGATION DEPT. **RVW 3054** 1001 SEMMES AVE

RICHMOND, VA 23224