



Doc#: 0531442133 Fee: \$46.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/10/2005 09:58 AM Pg: 1 of 1

SUBORDINATION OF LIEN

WHEREAS, EFS Bank, is the owner and holder of a mortgage dated April 11, 2005 and recorded May 5, 2005, as Document Number 0512535024 and herein referred to as "Existing Mortgage" on the following described property.

Lot 100 in Block 36 in E. Randolph Smith's Subdivision of Blocks 4 to 37 both inclusive in Sheffield's Addition to Chicago, a Subdivision in Section 31, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Property Address: 1630 N. Wolcott Avenue, Chicago Il. 60622

Pin# 14-31-425-030-0000

Whereas, Ila Delman and Robert Vermette, wife and husband, as tenants by the entirety, as owners of said property desire to refinance the first lien on said property

Whereas, it is necessary that the new lien to American Home Mortgage which secures a note in the amount of \$540,000.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in questions.

Whereas, EFS BANK is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";

Now Therefore, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, EFS BANK hereby subordinates the lien of its "Existing Mortgage" to the lien of the "New Mortgage" will be prior in all respects and with regard to all funds advanced thereunder to the lien of the "Existing Mortgage".

In witness whereof, the said Assistant Vice President has executed this Subordination of Lien this 3rd day of October 2005.

By: Sandra M. Wrtjak

*[Handwritten Signature]*

(Title: Assistant Vice President

State of Illinois  
County of Kane

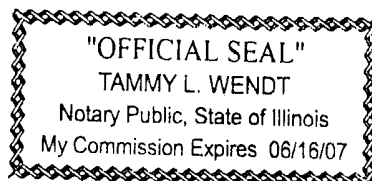
I, TAMMY L. WENDT, a Notary Public in and for said county and state do hereby certify that Sandra M. Wrtjak, whose title is Assistant Vice President, respectively, of EFS Bank appeared before me this day in person and acknowledged that he/she signed sealed and delivered said instrument as their free and voluntary act, and as the free and voluntary act of said Association, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 3rd day of October 2005.

Notary Public:

*[Handwritten Signature]*

My Commission Expires: 6-16-07



CT1 AC0503283 20F2 60C 10 ABU

Box 321