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Doc#: 0805605031 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/25/2008 09:48 AM Pg: 1 of 3

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

Citibank
1000 Technology Dr. MS 321
O'Fallon, MO 63368
CitiBank Account No.: 108012801616000

Space Above This Line for Recorder's Use Only

A.P.N.: Order No.: Escrow No.:

SUBORDINATION AGREEMENT

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

THIS AGREEMENT, made this 5th day of February, 2008, by
William Diaz and Ewa A. Lukazik

owner(s) of the land hereinafter describe and hereinafter referred to as "Owner," and

Citibank, N.A., SUCCESSOR BY MERGER TO CITIBANK, FEDERAL SAVINGS BANK

present owner and holder of the mortgage or deed of trust and related note first hereinafter described and hereinafter referred to as "Creditor."

WITNESSETH

THAT WHEREAS, Owner has executed a mortgage or deed of trust, dated on or about _____, _____ to Creditor, covering:

SEE ATTACHED EXHIBIT "A"

To secure a note in the sum of \$ 451,700.00, dated February 8, 2008, in favor of Creditor, which mortgage or deed of trust was recorded on _____, _____, in Book _____, Page _____ and/or as Instrument No. _____ in the Official Records of the Town and/or County of referred to in Exhibit A attached hereto; and

WHEREAS, Owner has executed, or is about to execute, a mortgage or deed of trust and a related note in a sum not greater than \$ 417,000.00, to be dated no later than Feb 8, 2008 in favor of ARN AMRO MORT. GROUP, hereinafter referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage or deed of trust is to be recorded concurrently herewith; and

WHEREAS, it is a condition precedent to obtaining said loan that said mortgage or deed of trust last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of the mortgage or deed of trust first above mentioned; and

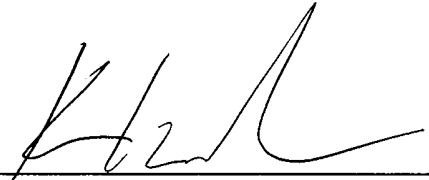
SUBORDINATION AGREEMENT CONTINUED ON NEXT PAGE

BOX 441

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CONTINUATION OF SUBORDINATION AGREEMENT

CREDITOR: Citibank, N.A., SUCCESSOR BY MERGER TO CITIBANK, FEDERAL SAVINGS BANK

By 
 Printed Name Ken Hessler
 Title Assistant Vice President

OWNER:

Printed Name William Diaz
 Title _____

Printed Name _____
 Title _____

Printed Name Ewa A. Lukazik
 Title _____

Printed Name _____
 Title _____

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

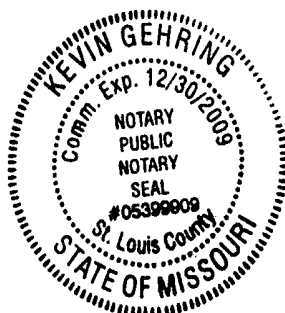
*IT IS RECOMMENDED THAT, PRIOR TO THE EXECUTION OF THIS AGREEMENT, THE PARTIES
 CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO.*

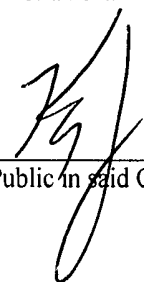
STATE OF MISSOURI)
 County of St. Louis) Ss.

On February 5th 2008, before me, Kevin Gehring personally
 appeared Ken Hessler Assistant Vice President of
Citibank, N.A.

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.




 Notary Public in said County and State

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LEGAL DESCRIPTION

138975-RILC

LOT 5 IN BEINLICH ESTSATE SUBDIVISION, BEING A RESUBDIVISION OF LOT 2 IN RION'S SUBDIVISION AND THE WEST 198.0 FEET OF THE EAST 846.00 FEET OF THE SOUTH 330 FEET OF THE SOUTH 20 ACRES OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPTING THE SOUTH 33.0 FEET OF THE SAID DESCRIBED TRACT, TAKEN AS A ROAD), ACCORDING TO THE PLAT THEREOF RECORDED APRIL 17, 2001 AS DOCUMENT NO. 0010311945, IN COOK COUNTY, ILLINOIS.

PIN(S): 04-01-412-068-0000

CKA: 1091 BEINLICH CT., GLENCOE, IL, 60022

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