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Doc#: 0806055010 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds
Date: 02/29/2008 07:47 AM Pg: 1 of 3

RECORDING REQUESTED BY: AND WHEN RECORDED, MAIL TO:

HomEq Servicing Subordination Department 4837 Watt Avenue, Ste 100 North Highlands, CA 95660

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SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY

07-2911

SUBORDINATION AGREEMENT

THIS AGREEMENT, made January 10, 2008, by and between MERS as nominee for Equifirst Corp., "Lienholder" and US Bank, NA

WHEREAS, Yuriy Tychynskyy and Olha Demchuk, "Borrower" executed and delivered to MERS as nominee for Equifirst Corp. a mortgage dated February 28, 2007, in the amount of \$47,780.00 (Forty Seven Thousand Seven Hundred Eighty and no/100ths) and interest, which mortgage was recorded March 26, 2007 as Document No. 0708555037, in Book xxx, Page xxx, in Cook County, State of Illinois, covering the following described property.

PROPERTY MORE FULLY DESCRIBED IN SAID MORTGAGE

WHEREAS, Borrowers executed and delivered to US Bank, NA a mortgage on the above described Property in the Principal amount **not to exceed \$191,000.00**;

NOW THEREFORE, for good and valuable consideration, and in order to induce US Bank, NA to advance funds upon its mortgage, Lienholder does hereby subordinate the lien of its mortgage to the lien of US Bank, NA and all extensions, modifications and renewals thereof, and all advances and margatory future advances thereunder, notwithstanding that the Lienholder's mortgage was executed and recorded prior to the execution and recordation of US Bank, NA, and agrees that all right, title, lien and interest acquired, either by foreclosure proceedings or otherwise, under its mortgage shall be prior and superior to any and all rights, title, lien and interest heretofore and hereafter acquired by Lienholder under the Lienholder's mortgage.

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IN TESTIMONY WHEREOF, Lienholder has caused these presents to be executed the day and year first above written.

Equifirst Corp.

Linda Wheeler, Vice President

MERS as nominee for

Witness: Risina Kaylor

Witness: Sandy Marshall

State of California County of Sacramento

On JAN 1 1 2008 before me, D. Pla

personally appeared **Linda Wheeler**, who proved to me on the basis of satisfactory evidence to be the person 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 autnorized 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.

I Certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct

Witness my hand and official seal.

Notary Public

Risha Kaylor

Loan No.: 326403268 Borr: Tychynskyy

Escrow:

This Document Prepared By:

For: HomEq Servicing 4837 Watt Avenue Ste 100

North Highlands, CA 95660

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EXHIBIT A

LEGAL DESCRIPTION

PARCEL 1:

UNIT 1, BUILDING 3, LOT 4 IN LAKESIDE VILLAS UNIT NO. 1, BEING A SUBDIVISION OF PARTS OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS DEFINED AND SET FORTH IN THE DECLARATION DATED December 9, 1971 AND RECORDED December 17, 1971 AS DOCUMENT NUMBER 21751905, AS AMENDED, AND AS CREATED BY DEED TO DAVID D. MEUCHE AND MARLENE MEUCHF, HIS WIFE, DATED MARCH 10, 1972 AND RECORDED MAY 9, 1972 AS DOCUMENT NUMBER 21895967, IN COOK COUNTY, ILLINOIS.

Commonly known as: 1513 CLEARWATER LN., WHEELING, IL 60090

Permanent Index No.: 03-09-403-011-0000