UNOFFICIAL COP

SUBORDINATION AGREEMENT

Doc#: 0815746092 Fee: \$58.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 06/05/2008 11:30 AM Pg: 1 of 1

Whereas, H-F Credit Union possess a valid and enforceable lien against the following described real property located in the County of Cook, State of Illinois, to wit:

LOT 20 IN BLOCK 3 IN ARTHUR T. MCINTOSH AND CO'S SOUTHLANDS IN THE SOUTH EAST ¼ OF SECTION 25, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. 17115 Oketo Avenue, Tinley Park, IL 60477

PROPERTY TAX ID# 27-25-401-003-000

As evidenced by a mortgage, dated August 1, 2006 and filed of record in the Office of the Recorder Cook County as Document No. 0625708117.

Whereas Jeffrey L. Cossidente and Carol Cossidente, his wife, Not as Joint Tenants or Tenanst in Common but as Tenar cy in the Entirety of the above described real property, has/have applied for a loan from West America Medigage.

Whereas West America Mortgage has indicated that it is unwilling to accept a mortgage upon the above described real property as security for sald loan unless H-F Credit Union shall subordinate its lien to the lien created by said mortgage on said property. Said mortgage recorded August 1, 2006, as Document No: <u>. 0625708117</u>, in the amount of \$24,000.00.

Now therefore, in consideration of the premises an i as an inducement to West America Mortgage to accept said mortgage, H-F Credit Union hereby agrees to subordinate its second lien against the above described real property to the first lien of West America Mortgage against said property, said mortgage to have the same validity, force and effect as if executed, delivered, and recorded prior to the date of execution of said mortgage.

In testimony whereof, H-F Credit Union has caused these presents to be executed in its corporate name by its President here unto affixed this 8th day of May, 2008.

OFFICIAL SEAL CHRISTINE M DICKOVER

NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES: 10/28/09

State of Illinois

H-F Credit Union

Thersa Spriggs, Vice President

County of Cook

SS:

The foregoing instrument was acknowledged before me this May 8th, 2008, by Christine Dickover on behalf of the corporation.

My Commission Expires: 10/28/09

RETURN TO: H-F Credit Union 18130 Pulaski Country Club Hills, IL 60478

Attn: L Ciarlo

TICOR TITLE 6090