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A 311-Subordination agreement (of mortgage) plain English format, 11-78

CONSULT YOUR LAWYER BEFORE SIGNING THIS FORM-THIS FORM SHOULD BE USED BY LAWYERS ONLY.

Subordination Agreement

Date: November 5, 2009

The parties agree as follows:

Parties

Holder of the Existing Mortgage

Quorum Federal Credit Union, Successor in interest to Kraft Foods Federal Credit Union

2 Manhattanville Road

Purchase, NY 10577

Mortgage in the New Mortgage (Mortgagee)

EQUITY SERVICES, INC

ITS SUCCESSORS AND/OR ASSIGNS

5711 Six Forks Rd

RALEIGH, NC 27609

The Property. The Property is described as follows:

See Schedule A attached hereto and made a part hereof.

TEK TITLE, L.L.C.

2720 S. River Road, Suite 233
Dor, Florida, 33427



Doc#: 0935105062 Fee: \$70.00
Eugene "Gene" Moore R/SP Fee:\$10.00
Cook County Recorder of Deeds
Date: 12/17/2009 10:27 AM Pg: 1 of 5

Prepared by

Christine Greany

Christine Greany

5/13/09

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Existing Mortgage

- 2. The Holder now owns and holds the following mortgage and the bond or note which it secures: Mortgage dated 03/20/02 made by

Frank J Ziegler and Tina W Ziegler, husband and wife, tenants by the entirety

to Quorum Federal Credit Union in the amount of \$186,000 and recorded on 04/04/02 in Document No. 0020386883 in the office of the Cook County covering all or part of the Property.

New Mortgage Description of Property Subordination

- 3. The owner of the Property is about to sign and deliver to Mortgagee, a New Mortgage to secure the amount of Two Hundred Thirty five Thousand Dollars (\$235,000) and interest, covering the Property. The Property is more fully described in the New Mortgage.
- 4. The Mortgagee will not accept the New Mortgage unless the Existing Mortgage is subordinated to it. In exchange for \$1.00 and other good and valuable consideration and to induce Mortgagee to accept the New Mortgage, the Holder agrees to subordinate the lien of the Existing Mortgage to the lien of the New Mortgage.

The Existing Mortgage lien shall be subordinated in the amount secured by the New Mortgage, interest and advances already paid and to be paid and in the future under the New Mortgage. Examples of the advances are brokerage commissions, fees for making the loan, mortgage recording tax, documentary stamps, fee for examination of title and surveys. Advances may be paid without notice to Holder.

This Subordination Agreement shall apply to any extension, renewal or modification of the New Mortgage.

No oral changes

- 5. This Agreement cannot be changed or ended except in writing signed by Holder.

Who is bound

- 6. If there are more than one Holder each shall be separately liable. The words "Holder" and "Mortgagee" shall include their heirs, executors, administrators, successors and assigns. If there are more than one Holder or Mortgagee the words "Holder" and "Mortgagee" used in this Agreement includes them.

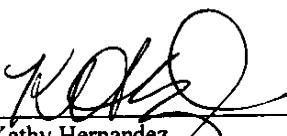
Signatures

Holder states that Holder has read this Subordination Agreement, received and completely filled in copy of it and has signed this Subordination Agreement as of the date at the top of the first page.

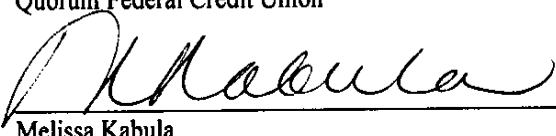
WITNESS

HOLDER

Quorum Federal Credit Union



 Kathy Hernandez



 Melissa Kabula
 Director of Servicing

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State of }
County of } ss:

On the _____ day of _____, Two Thousand and
before me came

to me known and known to me to be the individual described in, and who executed, the foregoing instrument, and acknowledged to me that he executed the same.

State of New York }
County of Westchester } ss:

On the 5th day of November 2009 before me came Melissa Kabula being by me duly sworn, did depose and say that he resides in 2 Manhattanville Road, Ste# 401, Purchase, NY 10577 that she is the Director of Servicing of Quorum Federal Credit Union the corporation described in, and which executed, the foregoing instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that is was so affixed by order of the board of directors of said corporation; and that he signed his name thereto by like order.

AMANDA ROSOLEN
NOTARY PUBLIC- State of New York
Reg. No. 01RO6110659
Qualified in Westchester County
My Commission Expires June 01, 2012

Property of Cook County Clerk's Office

State of

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County of

ss:

On the _____ day of _____, Two Thousand and _____
before me came _____ to me known, who,
being by me duly sworn, did depose and say that he resides in _____
that he is the _____ of _____
the corporation described in, and which executed, the foregoing instrument; that he knows the seal of said corporation; that the seal
affixed to said instrument is such corporate seal; that it was so affixed by order of the board of _____ of said
corporation; and that he signed his name thereto by like order.

State of New York

County of Westchester

ss:

On the 5th day of November 2009 before me came Kathy Hernandez, the subscribing witness to the foregoing instrument,
with whom I am personally acquainted, who, being by me duly sworn, did depose and say that she resides in 2 Manhattanville Road,
Ste# 401, Purchase, NY 10577 that she knows Melissa Kabala to be the individual described in, and who executed the foregoing
instrument; that she, said subscribing witness, was present, and saw execute the same; and that she, said witness, at the same time
subscribed her name as witness thereto.

No. _____

QUORUM FEDERAL CREDIT UNION

AMANDA ROSOLEN
NOTARY PUBLIC- State of New York
Reg. No. 01RO6110659
Qualified in Westchester County
My Commission Expires June 01, 2012
TO

Equity Services, Inc

Subordination Agreement

Dated, November 5, 2009

The land affected by the within
instrument lies in

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Property of Cook County Clerk's Office

PARCEL 1: THE NORTH 1 FOOT OF LOT 37 AND ALL OF LOTS 38, 39 AND 40 (EXCEPT THE NORTH 1 FOOT OF SAID LOT 40) IN LINCOLNWOOD MANOR, A SUBDIVISION OF THE NORTH 4.99 ACRES OF THE SOUTH 6.49 ACRES OF LOT 3 IN ASSESSOR'S DIVISION OF THE NORTHWEST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MAY 23, 1928, AS DOCUMENT NUMBER 10033171, IN COOK COUNTY, ILLINOIS.

Exhibit A

9431 SPRINGFIELD AVENUE, EVANSTON, IL 60203

10-14-110-032-0000