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RECORDING REQUESTED BY

Doc#: 1026435017 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/21/2010 09:48 AM Pg: 1 of 5

AND WHEN RECORDED MAIL TO:

Citibank
1000 Technology Dr.
O'Fallon, MO 63368

Citibank Account No.: 2714519911

Space Above This Line for Recorder's Use Only

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

First American Title
Order # 2010071

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 16th day of August, 2010, by

Xue Ping Zhou and Zong Yu Zhang

owner(s) of the land hereinafter described and hereinafter referred to as "Owner," and
Citibank, N.A.,

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

To secure a note in the sum of \$43,000.00, dated May 8th, 2008 in favor of Creditor, which mortgage or deed of trust was recorded on May 8th, 2008 in Book _____ Page _____ and/or as Instrument No. 0813049105 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 \$380,000.00, to be dated no later than SEPT 7, 2010, in favor of CitiMortgage, Inc. ISAOA, 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

AS RECORDED CONCURRENTLY HERewith

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CONTINUATION OF SUBORDINATION AGREEMENT

WHEREAS, Lender is willing to make said loan provided the mortgage or deed of trust securing the same is a lien of charge upon the above described property prior and superior to the lien of charge of the mortgage or deed of trust first above mentioned and provided that Creditor will specifically and unconditionally subordinate the lien or charge of the mortgage or deed of trust first above mentioned to the lien or charge of the mortgage or deed of trust in favor of Lender; and

WHEREAS, it is the mutual benefit of the parties hereto that Lender make such loan to Owner; and Creditor is willing that the mortgage or deed of trust securing the same shall, when recorded, constitute a lien or charge upon said land which is unconditionally prior and superior to the lien or charge of the mortgage or deed of trust in favor of the Creditor above mentioned.

NOW, THEREFORE, in consideration of the mutual benefits accruing to the parties hereto and other valuable consideration, the receipt and sufficiency of which consideration is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

- (1) That said mortgage or deed of trust securing said note in favor of Lender shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of the mortgage or deed of trust in favor of the Creditor first above mentioned.
- (2) That Lender would not make its loan above described without this subordination agreement.
- (3) That this agreement shall be the whole and only agreement with regard to the subordination of the lien or charge of the mortgage or deed of trust in favor of the Creditor first above mentioned to the lien or charge of the mortgage or deed of trust in favor of the Lender above referred to and shall supersede and cancel, but only insofar as would affect the priority between the mortgages or deeds of trust hereinbefore specifically described, any prior agreement as to such subordination including, but not limited to, those provisions, if any, contained in the mortgage or deed of trust in favor of the Creditor first above mentioned, which provide for the subordination of the lien or charge thereof to another mortgage or deed of trust.

Creditor declares, agrees and acknowledges that

- (a) It consents to and approves (i) all provisions of the mortgage or deed of trust and the related note in favor of Lender above referred to, and (ii) all agreements, including but not limited to any loan or escrow agreements, between Owner and Lender for the disbursement of the proceeds of Lender's loan;
- (b) Lender in making disbursements pursuant to any such agreement is under no obligation or duty to, nor has Lender represented that it will see to the application of such proceeds by the person or persons to whom Lender disburses such proceeds and any application or use of such proceeds for purposes other than those provided for in such agreements shall not defeat the subordination herein made in whole or part;
- (c) It intentionally and unconditionally waives, relinquishes and subordinates the lien or charge of the mortgage or deed of trust in favor of the Creditor to the lien or charge upon said land of the mortgage or deed of trust in favor of Lender above referred to and understands that in reliance upon, and in consideration of, this waiver, relinquishment and subordination specific loans and advances are being and will be made and, as part and parcel thereof, specific monetary and other obligations are being and will be entered into which would not be made or entered into but for said reliance upon this waiver, relinquishment and subordination; and
- (d) If requested by Lender, an endorsement has been placed upon the note secured by the mortgage or deed of trust first above mentioned in favor of the Creditor that said mortgage or deed of trust has by this instrument been subordinated to the lien or charge of the mortgage or deed of trust in favor of Lender above referred to.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND.

SUBORDINATION AGREEMENT CONTINUED ON NEXT PAGE

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CONTINUATION OF SUBORDINATION AGREEMENT

CREDITOR: Citibank, N.A.,

By 
 Printed Name Brian Heck
 Title Assistant Vice President

OWNER:

Printed Name Xue Ping Zhou
 Title _____

Printed Name _____
 Title _____

Printed Name Zong Yu Zhang
 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 Michigan)
 County of Wayne) Ss.

On August, 16th, 2010, before me, Zeundrax Phillips personally
 appeared Brian Heck 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

ZEUNDRAX PHILLIPS
 Notary Public, State of Michigan
 County of Wayne
 My Commission Expires 03-29-2015
 Acting in the County of Washtenaw

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STATE OF _____)
County of _____) Ss.

On _____, before me, _____ personally appeared _____ and _____ 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

Property of Cook County Clerk's Office

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DEED OF SUBSTITUTION OF TRUSTEES

WHEREAS, on the _____ of _____, _____ ("Grantee") did execute one certain promissory note (the "Note") payable to Citibank (Grantor) in the original principal sum of \$ 43,000.00; said Note and payment thereof being secured by a Deed of Trust (the "deed of trust") of even date therewith, recorded May 8th, 2008 in the Clerk's Office of the Circuit Court of the County of Fairfax, Virginia as Document Number 0813049105 in Book _____, Page _____ on property more particularly described as follows:

LEGAL DESCRIPTION ATTACHED

WHEREAS, the Deed of Trust provides that the holder of the Note shall have the right and power to substitute one or more Trustee(s) in the place of the original Trustee(s) names in said Deed of Trust.

WHEREAS, Citibank the holder of the Note does hereby appoint Benjamin C. Winn Jr. as Substitute Trustee(s) in place of the original Trustee(s) names in the Deed of Trust; and said Substitute Trustee(s) to have and exercise all of the estate, rights, powers, and duties of the superseded Trustee(s).

IN TESTIMONY WHEREOF the said Citibank has caused there presents to be signed with it's corporate name by Brian Heck, its Assistant Vice President, and has appointed Brian Heck to be its attorney, the same to acknowledge and deliver according to law, this 16th day of August, 2010.

CITIBANK

By:  _____
Brian Heck Assistant Vice President

STATE OF MISSOURI MICHIGAN
 COUNTY OF ST. LOUIS WAYNE

I, the undersigned, a Notary Public in and for the Jurisdiction aforesaid, do hereby certify that Brian Heck Is personally well known to me as the person named as Assistant Vice President of Citibank, who is personally well known to me as the person named as attorney-in-fact in the foregoing and annexed instrument bearing date of August 16th, 2010, personally appeared before me and by virtue of the authority invested in her as attorney-in-fact acknowledged the same to be the act and deed of Citibank (corporation) and delivered the same as such.

Given under my hand and seal this 16th day of August, 2010.

 Zeundrax Phillips Notary Public

ZEUNDRAX PHILLIPS
 Notary Public, State of Michigan
 County of Wayne
 My Commission Expires 03-29-2015
 Acting in the County of Washington