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Doc#: 1127946072 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/06/2011 12:32 PM Pg: 1 of 4

The above space for recorder's use only.

Natasha J. Rie
110-798

Loan #3800926067

SUBORDINATION OF LIEN

THIS SUBORDINATION OF LIEN (this "Agreement") is dated this 6th day of September, 2011 and is executed by THE NORTHERN TRUST COMPANY, an Illinois banking corporation ("Subordinating Lender") for the benefit of Freedom Mortgage Corporation, ISAOA, ATIMA ("Senior Lender").

WITNESSETH

WHEREAS, Kimberly Rybak And Scott W. Rybak, wife And Husband, As Tenants By The Entirety, ("Property Owner") executed a Mortgage or Deed of Trust (hereinafter the "Junior Mortgage") in favor of Subordinating Lender dated 11/3/2010 and which was recorded in the Office of the Recorder of Cook County, Illinois, on 12/02/2010 as Document Number 1033646010 encumbering the real estate and all buildings, structures, fixtures and improvements thereon (the "Premises") which has the street address of 13814 Legend Trail Lane, Orland Park, IL 60462 and is legally described on Exhibit A attached hereto and made a part hereof; and

WHEREAS, the Junior Mortgage was made to secure a promissory note (the "Note") in the face principal amount of \$88,500.00 United States dollars which is payable as therein provided; and

WHEREAS, Property Owner has executed a subsequent mortgage (the "Senior Mortgage") recorded concurrently herewith encumbering the Premises to secure a promissory note in favor of Senior Lender in the face principal amount of \$324,000.00 United States dollars which is payable as therein provided; and

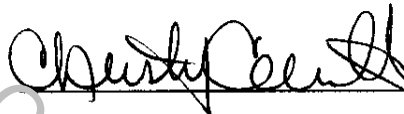
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WHEREAS, at Property Owner's request Subordinating Lender is willing to provide that the lien of the Junior Mortgage shall be subordinate, junior and subject to the lien of the Senior Mortgage as provided herein.

NOW, THEREFORE, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Subordinating Lender does hereby consent and agree that the lien of the Junior Mortgage shall be subordinate, junior and subject to the lien of the Senior Mortgage.

IN WITNESS WHEREOF, the Subordinating Lender has executed this Agreement through its duty authorized officer this 6th day of September, 2011.

THE NORTHERN TRUST COMPANY



Christy Carrillo
Officer

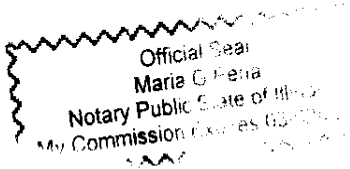
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State of Illinois

County of Cook } SS.

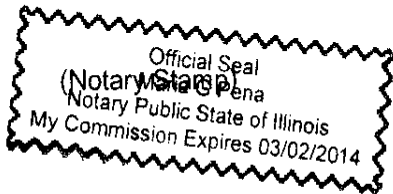
I, Maria G. Pena The Undersigned Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Christy Carrillo, Officer of THE NORTHERN TRUST COMPANY, an Illinois banking corporation, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Officer, appeared before me this day in person and acknowledged that (s)he signed and delivered the said instrument as his/her own free and voluntary act and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 6th day of September, 2011.



Maria G. Pena

Notary Public



Commission Expires: 3/2/14

Prepared by: The Northern Trust Company
50 South LaSalle Street
Chicago, Illinois 60603

AFTER RECORDING, RETURN TO:

**The Northern Trust Company
50 South LaSalle Street
Chicago, Illinois 60603
Attn: National Mortgage Center B-A**

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LEGAL DESCRIPTION

LOT 66 IN WINDHAVEN WEST OF ORLAND PARK, A SUBDIVISION OF THE EAST 1/2 OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 3, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 27, 2002 AS DOCUMENT NO. 0021315681, IN COOK COUNTY, ILLINOIS.

CKA: 13814 S. LEGEND TRAIL LANE, ORLAND PARK IL 60462

PIN# 27-03-225-004-0000

Property of Cook County Clerk's Office