

Document Prepared By and after Recording Return To:  
Charles A. Brown & Associates, P.L.L.C. (dba DocSolution, Inc.)  
2316 Southmore  
Pasadena, TX 77502  
\*198547\*

FHA Case Number: 1375295860

## Subordination Agreement

WHEREAS, the Secretary of Housing and Urban Development possesses a valid and enforceable lien, whose parties, dates and recording information are described below in (SECTION A), and WHEREAS Reverse Mortgage Solutions, Inc. possesses a valid and enforceable lien, whose parties, dates and recording information are described below in (SECTION B).

(SECTION A)

Original Mortgagor:	ERNESTINE BECKHAM AND JULIUS LEATHERMAN, HUSBAND AND WIFE, AS JOINT TENANTS
Original Mortgagee/Beneficiary:	Secretary of Housing and Urban Development 451 Seventh Street S.W., Washington, DC 20410
Dated:	10/21/2009
Date Recorded:	4/1/2010
Recording Information:	As Instrument or Auditor No. 1009112225,
County	COOK
State:	ILLINOIS
Parcel /Block and Lot:	21-31-117-034-0000
Amount:	\$427,500.00
Legal Description:	THE NORTH 10 FEET OF LOT 42 AND ALL OF LOT 43 AND THE SOUTH 5 FEET OF LOT 44 IN BLOCK 1 IN MCCOURTNEY'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTH WEST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.
Property Address:	8115 S Phillips Ave, Chicago, ILLINOIS 60617

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## (SECTION B)

Original Mortgagor: ERNESTINE BECKHAM AND JULIUS LEATHERMAN, HUSBAND AND WIFE,  
AS JOINT TENANTS

Original Mortgagee/Beneficiary: URBAN FINANCIAL GROUP

Dated: 10/21/2009

Date Recorded: 4/1/2010

Recording Information: As Instrument or Auditor No. 1009112231,

County: COOK

State: ILLINOIS

Parcel /Block and Lot: 21-31-117-034-0000

Amount: \$427,500.00

Current Beneficiary/Mortgagee: Reverse Mortgage Solutions, Inc.

Assignment Information: to Reverse Mortgage Solutions, Inc. by instrument recorded 3/29/2011 in Instrument  
1108846050

Legal Description: THE NORTH 10 FEET OF LOT 42 AND ALL OF LOT 43 AND THE SOUTH 5  
FEET OF LOT 44 IN BLOCK 1 IN MCCOURTNEY'S SUBDIVISION OF THE  
WEST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTH WEST 1/4 OF SECTION  
31, TOWNSHIP 38 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL  
MERIDIAN IN COOK COUNTY, ILLINOIS.

Property Address: 8115 S Phillips Ave, Chicago, ILLINOIS 60617

NOW THEREFORE, in consideration of the premises, the Secretary of Housing and Urban Development hereby agrees to subordinate, and hereby does subordinate, its lien against the real property described above to the lien of Reverse Mortgage Solutions, Inc. 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 to the Secretary of Housing and Urban Development.

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IN WITNESS WHEREOF, the undersigned, Barb Kemmy, Manager of Deval LLC, attorney-in-fact for the Secretary of Housing and Urban Development, has hereunto set his hand for and on behalf of the said Secretary.

Shaun Donovan, Secretary  
Department of Housing and Urban Development

By: Barb Kemmy, Manager of Deval LLC,  
attorney-in-fact for the Secretary of Housing and Urban  
Development

Date: 3/11/2014

STATE OF TEXAS

SS.

COUNTY OF DALLAS )

On this 11 day of March 2014 before me, the undersigned Notary Public in and for Dallas County, Texas, personally appeared Barb Kemmy, personally known to me to be Manager of Deval LLC, attorney-in-fact for the Secretary of Housing and Urban Development, and acknowledge to me that she executed the same in her authorized capacity and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed instrument.

Witness my hand and official seal.

9/12/2017  
My Commission Expires

[Signature]  
Notary Public Signature  
Commission Number: \_\_\_\_\_

