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THIS INSTRUMENT WAS PREPARED BY AND AFTER RECORDING RETURN TO:

Illinois Housing Development Authority 401 North Michigan Avenue, Suite 700 Chicago, Illinois 60611

Attn: Loan and Portfolio Management

Loan Number: 135-1-00676

1411110051 Fee: \$44.00 RHSP Fee:\$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds

Date: 04/21/2014 12:11 PM Pg: 1 of 4

Illinois Hardest Hit Fund Homeowrer Emergency Loan Program

79335058.03

When Recorded Return To: Indecembr Global Services 2925 Country Drive St. Paul, MN 55117

@ 5881716 T 2488793

SUBCRDINATION AGREEMENT

WHEREAS, Ezell Houston and Rose Swilley-Houston (the "Owner") has provided to Quicken Loans Inc, ISACA a mortgage (the "Senior Mortgage") dated April 1, 2014 and recorded in the Recorder's Office of Cook County, $4-\overline{21-14}$, 20 as Document No. 14111005, Illinois on encumbering certain premises in Cook County, Kirnois legally described on Exhibit A attached hereto (the "Premises") to secure a promissory note not to exceed One Hundred Twenty Eight Thousand Five Hundred Seventy Five Dollars (\$128,575.00), with interest payable as provided therein.

WHEREAS, the Owner has previously provided to Illinois Housing Development Authority (the "Authority") a Recapture Agreement dated December 28, 2011 and recorded on December 30, 2011 as Document No. 1136446077 and modified as Document 1321012080 recorded on July 29, 2013 with the Office of the Recorder of Deeds of Cook County (the "Recapture Agreement").

WHEREAS, the Owner wishes to subordinate the lien of the Recapture Agreement to the lien of the Senior Mortgage.

NOW, THEREFORE, in consideration of the recitals set forth above, the Authority agrees that the lien of the Recapture Agreement shall be and remain at all times subordinate to the lien of the Senior Mortgage.

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. IN WITNESS WHEREOF, the Illinois Housing Development Authority has duly executed this Subordination Agreement as of this 3rd day of March, 2014.

> ILLINOIS HOUSING DEVELOPMENT **AUTHORITY**

Margaret Torrens,

Property of County Clark's Office

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, Library M. Amuro, a Notary Public in and for said County in the State of Illinois aforesaid, do hereby certify that Margaret Torrens, personally known to me to be the Managing Director, Loan and Portfolio Management of the Illinois Housing Development Authority, a body politic and corporate of the State of Illinois, and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Maraging Director, Loan and Portfolio Management she signed and delivered the said instrument as her free and voluntary act, and as the free and voluntary act of said entity, for the uses and purposes therein set forth.

Given under my hand and notary seal this 3rd day of March, 2014.

SUSANNA M AMARO
CFFICIAL
NY COMMISSION EXPIRES
JULY 19, 2014

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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 28-01-321-019-0000

Land Situated in the County of Cook in the State of IL

LOT 19 IN BLOCK 6 IN CALIFORNIA GARDENS, A SUBDIVISION IN THE NORTH ½ OF THE SOUTHWEST ¼ SECTION 1, TOWNSHIP 36 NORTH KANGE 13, BEING LOTS 1 TO 15 AND 19 TO 52 IN ROACH'S BLUE ISLAND SUBDIVISION OF PART OF TH': SO JTHWEST 1/4 OF SECTION 1, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERID'AM IN COOK COUNTY, ILLINOIS.

Commonly known as: 2846 140th Pl , Blue Islan J, IL 60406

U04658864 1632 4/10/2014 79335058/3