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Doc#: 1426708259 fee: \$52.00
Date: 09/24/2014 11:24 AM Pg: 1 of 3
Cook County Recorder of Deeds
*RHSP:\$9.00 RPRF:\$1.00 FEES Applied

Property of Cook County Clerk's Office

SUBORDINATION AGREEMENT

M.I.S. FILE NO 1339594

WHEREAS SCOTT P. O'CONNELL AND AYLIN S. YOVEL by a Mortgage (the "CITIBANK, N.A., I.S.A.O.A. MORTGAGE") dated 9/15/2014 and recorded on 9/23/2014 in the Recorders Office of Cook County, Illinois as Document number 1426708056 did convey unto Citibank, N.A., I.S.A.O.A. certain premises in Cook County, Illinois described as:

SEE ATTACHED EXHIBIT "A"

to secure a note not to exceed One Hundred Nineteen Thousand and 00/100 (\$119,000.00) U. S. DOLLARS with interest payable as therein provided: and

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of:

A MORTGAGE DATED SEPTEMBER 9, 2013 AND RECORDED SEPTEMBER 20, 2013 AS DOCUMENT NUMBER 1326308142 (the "First Midwest Bank Mortgage")

but is willing to subject and subordinate its right, interest and claim to the lien of above mentioned Mortgage.

NOW THEREFORE, the undersigned in consideration of the premises and of the sum of **ONE DOLLAR (\$1.00)** paid to the undersigned, receipt of which is hereby acknowledged, does hereby covenant and agree with Citibank, N.A., I.S.A.O.A. that the right, interest and claim of the undersigned under the First Midwest Bank Mortgage is and shall be and remain at all times subject and subordinate to the lien of the Citibank, N.A., I.S.A.O.A. Mortgage as aforesaid for all advances made or to be made under the provisions of said mortgage or on the notes secured thereby and for all other provision of said mortgage or on the notes

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secured thereby and for all purposes specified therein, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of State of Illinois.

WITNESS the hand and seal of the undersigned the 28th day of August A.D. 2014.

FIRST MIDWEST BANK
ONE PIERCE PLACE
SUITE 1500
ITASCA, ILLINOIS 60143

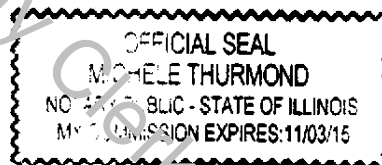
Emery Colcol
BY: EMERY COLCOL
ITS: Assistant Vice President

Margaret Piecuch
BY: MARGARET PIECUCH
ITS: Assistant Vice President

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that EMERY COLCOL and MARGARET PIECUCH who are/is personally known to me to be the same person(s) whose name(s) are/is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including, the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this 28th day of August A.D. 2014.

Michele Thurmond Notary Public



THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK
300 NORTH HUNT CLUB ROAD
GURNEE, ILLINOIS 60031

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Fidelity National Title Insurance Company

AGENT TITLE NO.: 200001339594

LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS IN DOCUMENT NUMBER 00782800 AND IS DESCRIBED AS FOLLOWS:

LOT 20 IN BOWMAN ESTATE SUBDIVISION, BEING A RESUBDIVISION OF LOTS 11 TO 14, BOTH INCLUSIVE, IN BLOCK 1 IN ARTHUR T. MCINTOSH AND COMPANY'S SOUTHTOWN FARMS UNIT NUMBER 6, BEING A SUBDIVISION IN THE EAST 1/2 OF THE WEST 1/2 OF SECTION 28, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE INDIAN BOUNDARY LINE, IN COOK COUNTY, ILLINOIS.

SUBJECT TO BUILDING LINES AND BUILDING LAWS AND ORDINANCES, USE OR OCCUPANCY RESTRICTIONS, CONDITIONS AND COVENANTS OF RECORD; ZONING LAWS AND ORDINANCES WHICH CONFORM TO THE PRESENT USAGE OF THE PREMISES; PUBLIC AND UTILITY EASEMENTS WHICH SERVE THE PREMISES; PUBLIC ROADS AND HIGHWAYS, IF ANY; PARTY WALL RIGHTS AND AGREEMENTS, IF ANY.

APN: 28-28-107-001-0000

COMMONLY KNOWN AS 5262 170TH ST, OAK FOREST, IL 60452
HOWEVER, BY SHOWING THIS ADDRESS NO ADDITIONAL COVERAGE IS PROVIDED