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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: 135-1-01439

**Illinois Hardest Hit Fund
Homeowner Emergency Loan Program**



Doc#: 1531739045 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 11/13/2015 01:35 PM Pg: 1 of 4

SUBORDINATION AGREEMENT

WHEREAS, Deborah Morris (the "Owner") has provided to James B. Nutter and Company, a mortgage (the "Senior Mortgage") dated March 18th, 2005 and recorded in the Recorder's Office of Cook County, Illinois on April 1st, 2005 as Document No. 0509149079, encumbering certain premises in Cook County, Illinois legally described on Exhibit A attached hereto (the "Premises") to secure a promissory note not to exceed **Seventy Thousand Ninety Five Dollars and 85/100 (\$70,095.85)**, with interest payable as provided therein.

WHEREAS, the Owner has previously provided to Illinois Housing Development Authority (the "Authority") a Recapture Agreement dated **March 1, 2012** and recorded on **April 13, 2012** as Document No. **1210446083** 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 **8th** day of **June, 2015**.

**ILLINOIS HOUSING DEVELOPMENT
AUTHORITY**

By: *Veronica Turnbo*
Veronica Turnbo, Asset Servicing Manager,
Loan and Portfolio Management

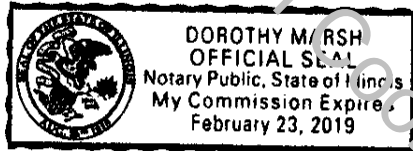
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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said Cook County in the State Illinois aforesaid, do hereby certify that Veronica Turnbo, personally known to me to be the Asset Servicing Manager of 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 acknowledged that as such Asset Servicing Manager of Loan and Portfolio Management she signed and delivered the said instrument as her free and voluntary act, and as the free and voluntary acts of said Authority, for the uses and purposes therein set forth.

Given under my hand and notary seal this 8th day of June, 2015.



Dorothy M/RSH
Notary Public

Cook County Clerk's Office

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EXHIBIT A

LEGAL DESCRIPTION OF THE PROPERTY

LOT 32 (EXCEPT THE NORTH 10 FEET THEREOF) AND ALL OF LOT 33 IN CROISSANT PARK MARKHAM 7TH ADDITION, BEING A RESUBDIVISION OF LOTS 29 TO 46 BOTH INCLUSIVE IN BLOCK 12, LOTS 9 TO 24 BOTH INCLUSIVE, IN BLOCK 13, AND LOTS 7 TO 18 BOTH INCLUSIVE AND LOT 48 IN BLOCK 14 IN PARK ADDITION TO HARVEY A SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 36 NORTH, RANGE 14, LYING EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT ILLINOIS CENTRAL RAILROAD RIGHT OF WAY) IN COOK COUNTY, ILLINOIS.

PROPERTY IDENTIFICATION NO.: 29201220700000

PROPERTY ADDRESS: 16224 JUSTINE, MARKHAM, IL 60426

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