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Doc#: 1719815004 Fee: \$54.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/17/2017 10:05 AM Pg: 1 of 4

**THIS INSTRUMENT WAS
PREPARED BY AND
~~AFTER RECORDING~~
RETURN TO:**

Illinois Housing Development Authority
111 E. Wacker Dr., Suite 1000
Chicago, Illinois 60601
Attn: Loan and Portfolio Management
Loan Number: 135-1-05081

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

**Record and Return To:
ServiceLink**

**1355 Cherrington Parkway
Moon Township, PA 15108**

22015123

SUBORDINATION AGREEMENT

WHEREAS, James Kelliher and Patricia Kelliher (the "Owner") has provided to Ditech Financial, LLC ISAOA/ ATIMA, a mortgage (the "Senior Mortgage") dated June 5, 2017 and recorded in the Recorder's Office of Cook County, Illinois on June 14, 2017 as Document No. 1716508116, encumbering certain premises in Cook County, Illinois legally described on **Exhibit A** attached hereto (the "Premises") to secure a promissory note not to exceed **One Hundred Forty-Two Thousand Five Hundred Dollars and 00/100 (\$142,500.00)**, with interest payable as provided therein.

WHEREAS, the Owner has previously provided to Illinois Housing Development Authority (the "Authority") a Recapture Agreement dated **October 19, 2012** and recorded on **November 8, 2012** as Document No. **1231346084** 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.

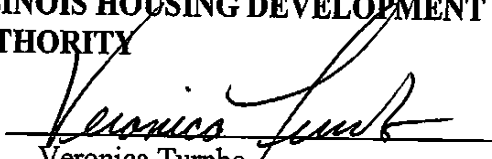
NOW, THEREFORE, in consideration of the recitals set forth above, the Authority agrees that the lien of the Recapture Agreement shall be and remain at all times subordinate to the lien of the Senior Mortgage.

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IN WITNESS WHEREOF, the Illinois Housing Development Authority has duly executed this Subordination Agreement as of this **15th** day of **May, 2017**.

**ILLINOIS HOUSING DEVELOPMENT
AUTHORITY**

By: _____


Veronica Turnbo,
Asset Servicing Manager,
Loan and Portfolio Management

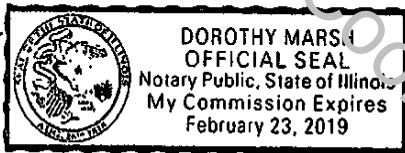
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STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

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 15th day of May, 2017



Dorothy Marsi
 Notary Public

Cook County Clerk's Office

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EXHIBIT A

LEGAL DESCRIPTION OF THE PROPERTY

Lot Numbered 14 (EXCEPT the West 3 feet thereof), Lot 15 and Lot 16, all in Block 5, in Sedgwick, being a subdivision of the North Half of the Northwest Quarter of the Northeast Quarter of Section 9, Township 36 North, Range 12 East, of the Third Principal Meridian in Cook County, Illinois.

PROPERTY IDENTIFICATION NO.: 27092030270000

PROPERTY ADDRESS: 9970 W. 144TH ST., ORLAND PARK, ILLINOIS

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