

MAIL TO:
NORWEST MORTGAGE INC.
ATTN: Final Documents MS 2241
800 LaSalle Ave, Ste 1000
Minneapolis, MN 55402

197701931 373 SA

AGREEMENT TO SUBORDINATE

THIS AGREEMENT made February 5, 1998 between Robert J. Kuker and Leah R. Kuker referred to as "Owner" and Citibank, Federal Savings Bank hereinafter referred to as "Mortgagee".

WITNESSETH:

WHEREAS, Mortgagee is the Owner and holder of a certain Promissory Note for Ninety Five Thousand Dollars and 00/100-----(95,000.00) and interest, secured by a certain Mortgage for such sum and interest, made by Owner to Mortgagee, dated 6/27/96 and recorded on 7/8/97 in the office of the Recorder of Cook County, Illinois as Document No. 96518129 and covering the following premises :

Legal Description:

LOT 45 IN BLOCK 2 IN ANDREW SPETZ'S RESUBDIVISION OF BLOCK 28 IN SHEFFIELD'S ADDITION IN THE SOUTHEAST 1/4 OF SECTION 31, TOWNSHIP 45 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1838 N. Paulina, Chicago, IL 60622
Permanent Tax Number: 14-31-413-022

AND WHEREAS, Owners have borrowed the sum of One Hundred Ninety-Five Thousand and no/100-----(195,000.00) Dollars from Norwest Mortgage, Inc., secured by a Mortgage on and covering the premises described, which Mortgage is dated 2/5/98 and Recorded on 2/7/98 in the Office of the Cook County Recorder of Deeds as Document No. 88116067

AND WHEREAS, to induce Norwest Mortgage, Inc. to make such a loan it is necessary that the Mortgage be subordinated to the Lien of the Mortgage to Norwest Mortgage, Inc. as above set forth.

NOW THEREFORE, in consideration of the foregoing and the covenants and provisions contained herein, the parties hereto agree as follows:

1. Mortgagee hereby covenants, consents, and agrees with the Owners above that the aforesaid Mortgage held by Mortgagee is and shall continue to be subject and subordinate its Lien to the Lien of the Mortgage made to Norwest Mortgage, Inc., which Mortgage is dated 2/5/98 and Recorded on 2/7/98, in the office of the Recorder of Deeds as Document No. 88116067
2. For the sum of Ten (10.00) Dollars and other good and valuable consideration, receipt of which is hereby acknowledge, Mortgagee agrees to subordinate the Mortgage held by it to the Mortgage made to Norwest Mortgage, Inc., as aforesaid.
3. This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto.

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AGREEMENT TO SUBORDINATE CONTINUED

IN WITNESS WHEREOF, the parties have executed this Agreement on the day and year first above written.

OWNERS.

Robert J. Kuker
Robert J. Kuker

Leah P. Kuker
Leah P. Kuker

STATE OF ILLINOIS)
COUNTY OF COOK) SS:

ACKNOWLEDGEMENT

Before me a Notary Public in and for said County and State, this 30th day of January, 1998, personally appeared Robert J. Kuker and Leah P. Kuker, and acknowledged the execution of the foregoing instrument.

In Witness Whereof, I have Hereunto subscribed my name and affixed my official seal. Dated this 30th day of January, 1998.



Sheila M. Bass
Notary Public
My Commission Expires:
10/24/99

MORTGAGEE: Citibank, Federal Savings Bank

BY: M. J. Fairbank

ATTEST: [Signature]

STATE OF ILLINOIS)
COUNTY OF COOK) SS:

ACKNOWLEDGEMENT

Before me, a Notary Public in and for said County and State, personally appeared M.J. Fairbank and S.A. Bogard the Vice President and Vice President, respectively of Citibank, Federal Savings Bank who acknowledged the execution of the foregoing instrument for and on the behalf of said Corporation, and who, having been duly sworn, stated that the representatives therein contained are true.

In Witness Whereof, I have hereunto subscribed my name and affixed my official seal. Dated this 30th day of January, 1998.

[Signature]
Notary Public
My Commission Expires:
[Signature]

This Instrument was Prepared by: Nancy J. Wagner

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