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2 1999-05-07 12:32:04

Cook County Recorder

23.50

WHEN RECORDED MAIL TO: CITICORP MORTGAGE, INC. 15851 CLAYTON RD., M.S. 321 BALLWIN, MO 63011 CMI # 2705199079

BORROWER: STEPHEN G. ROUBIK

ADLINOIS SUBORDINATION AGREEMENT

Citibank, F.S.B., holder of the beneficial interest in that certain Note secured by a Deed of Trust/Mortgage dated April 19, 1994 and recorded April 27, 1994, as Document Number 94379145 of the public records of Cook County, Illinois, affecting that certain property known as:

Property Address: 910 S. Ehm, Falatine, IL 60067

PERMANENT INDEX NUMBER: 02-27-106-004

NEW FIRST MORTGAGE LOAN AMOUNT NOT TO EXCEED \$307,000.00

does hereby subordinate its interest in said Note and Deed of Trust/Mortgage to that certain Deed of Trust/Mortgage executed by Stephen G Foubik and Pamela L. Spillios to Provident Mortgage Corp. affecting said property, which Deed of Trust/Mortgage is recorded concurrently herewith.

Dated this 14th day of April, 1999.

Citibank, F.S.B.

Jeffrey Deutch, Vice President

STATE of MISSOURI) COUNTY of ST. LOUIS)

Clart's Office I hereby certify that on the 14th day of April, 1999, before me, Karen Warhoover, a Notary Public of the State of Missouri, personally appeared Jeffrey Deutch, and made his affirmation in due form of law that the matters and facts set forth in the Subordination Agreement are true.

KAREN WARHOOVER NOTARY PUBLIC - NOTARY SEAL

STATE OF MISSOURI ST: LOUIS COUNTY

MY COMMISSION EXPIRES: JULY 05, 2002

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SCHEDULE A ALTA Commitment File No.: 4188 STC File No.: 72406

99443094

LEGAL DESCRIPTION

Range. Lot 102 in Plum Grove Hills Unit Two being a subdivision of part of the Northwest quarter of Section 27, Township 42 North, Range 10 East of the Third Principal Meridian, in Cook County, Illinois.

STEWART TITLE GUARANTY COMPANY