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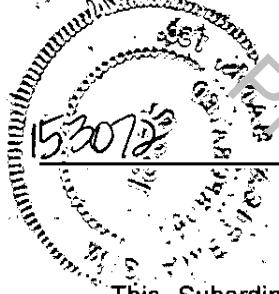
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Cook County Recorder 23.50



STEWART TITLE OF ILLINOIS
NORTH LaSALLE STREET, SUITE 1920
CHICAGO, IL 60602



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**SUBORDINATION OF MORTGAGE
OR TRUST DEED**

LOAN #: 0510406247

This Subordination Agreement (the "Agreement") is made and entered into this 5TH day of MAY 2001 by and among MidAmerica Bank, fsb., (the "Lender"), MIDAMERICA BANK, FSB. (the "Subordinating Party") and BOGUSLAW CZERWOSZ, AND MARIA CZERWOSZ, HUSBAND AND WIFE

(hereinafter collectively referred to as the "Borrowers").

Whereas, the Borrowers are indebted to the subordinating Party by reason of a NOTE in the amount of \$6,000.00 with interest payable as therein provided; and, in order to secure said NOTE, the Borrowers did execute a Mortgage/Trust Deed in favor of the Subordinating Party, dated APRIL 5, 1999 and recorded in the office of the Recorder of Deeds of COOK County, Illinois on APRIL 13, 1999 as document No. 99-354519 for certain premises located in COOK County, Illinois, ("Property") described as follows:

LOT 28 IN BLOCK 55 IN FREDERICK H BARTLETT'S CENTRAL CHICAGO, BEING A SUBDIVISION OF THE SOUTHEAST QUARTER OF SECTION 4 AND IN THE NORTHEAST QUARTER AND THE SOUTHEAST QUARTER OF SECTION 9 TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PROPERTY: 5029 S LAPORTE AVE, CHICAGO, IL 60638
P. I. N. 19092290090000

10436793

WHEREAS, the Borrowers are or will be indebted to MidAmerica Bank, fsb ("Lender") by reason of a NOTE in the amount of \$87,000.00 with interest payable as therein provided; and, in order to secure said NOTE, the Borrowers have or will execute a Mortgage/Trust Deed in favor of the Lender dated MAY 5, 2001 and recorded in the office of the Recorder of Deeds of COOK County, Illinois on as Document No. for the above described Property;

WHEREAS, the Lender, as a condition precedent to the origination of said loan to the Borrowers requires the subordination of the lien held by the Subordinating Party to the Lenders new lien;

WHEREAS, the Borrowers and the Subordinating Party wish to subordinate the lien of the Subordinating Party to the new lien of the Lender;

WHEREAS, the Subordinating Party is the sole owner of the Note and Mortgage/Trust Deed and is not merely agent for collection, pledgee or holding same in trust for any person, firm or corporation;

NOW THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid, and such other good and valuable consideration, the receipt and sufficiency of which is hereby mutually acknowledged, the Borrowers, the Lender, and the Subordinating Party do hereby covenant and agree that the Note and Mortgage/Trust Deed in favor of the Subordinating Party, and all of the terms, covenants and conditions thereof, are made subject, subordinate and inferior to the Note, Mortgage/Trust Deed and Assignment of Rents, and any other agreement in favor of the Lender, acting as security for said Note, and all advances made or to be made thereof.

IN WITNESS WHEREOF, the undersigned have set their hand and seal this 5TH day of MAY 2001

BORROWERS:

Boguslaw Czerwosz
BOGUSLAW CZERWOSZ
Maria Czerwosz
MARIA CZERWOSZ

SUBORDINATING PARTY:

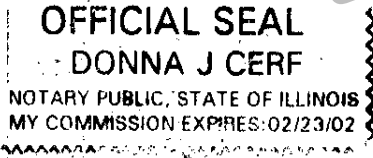
By: Karen Menza
Attest: Linda S Ceno

STATE OF ILLINOIS)
COUNTY OF COOK) SS

I, the undersigned do hereby certify that Boguslaw Czerwosz and Maria Czerwosz personally known to me to be the same persons whose names who are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said Subordination Agreement as their free and voluntary act for the uses and purposes set forth therein.

Given under my hand and official seal this 5 day MAY 2001

[Signature]
NOTARY PUBLIC

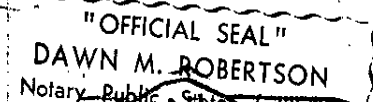


STATE OF ILLINOIS)
COUNTY OF) SS

I, THE UNDERSIGNED do hereby certify that, KAREN MENZA personally known to me to be the VICE PRESIDENT of MID AMERICA BANK, FSB a CORPORATION, and LINDA CENO personally known to me to be the ASSISTANT VICE PRESIDENT of said corporation and both of whom are personally known to be the same persons whose names who are subscribed to the foregoing Subordination Agreement, appeared before me this day in person and severally acknowledged that as such VICE PRESIDENT and ASSISTANT VICE PRESIDENT they signed and delivered the foregoing Subordination Agreement and caused this corporate seal of MID AMERICA BANK, FSB to be affixed thereto pursuant to the authority given by the Board of Directors as their free and voluntary act and deed of said CORPORATION for the uses and purposes set forth therein.

Given under my hand and official seal this 5TH day, MAY 2001

[Signature]
NOTARY PUBLIC



THIS INSTRUMENT WAS PREPARED BY Commission [Signature] RECORDED RETURN TO: KENNETH KORANDA 1823 CENTRE POINT CIRCLE P. O. BOX 3142 NAPERVILLE, IL 60566-7142

