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SUBORDINATION AGREEMENT

Prepared by & return to:

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Baxter Credit Union 400 N. Lakeview Parkway Vernon Hills, IL 60061

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Cook County Recorder

KNOW ALL MEN BY THESE PRESENTS THAT:

Baxter Crudit Union, as present legal holder and owner of that certain Mortgage / Deed of Trust dated May 10, 2001 executed by Wettermann and Julie K.Wettermann Mortgagors / Owners, to Baxter Credit Union as Mortgagee / Beneficiary, to secure a note for \$81,000.00 recorded May 14, 2001as Document No.0310403177 in the records of CookCounty, Illinois and concerning the real estate property located at 2330 Sunst Dr. Inverness, IL 60067 as PIN No.02-17-310-004. For and in consideration of, the sum of Ten Dollars and Other Valuable consideration to him in hand paid receipt of which is hereb' ac knowledged, has, and by these present does waive the priority of the lien of the said Mortgage Deed of Trust insofar as the following described Mortgage is concerned.

That certain Mortgage / Deed of Trust dated 2001 to Baxter Credit Union as Mortgagee / Beneficiary securing payment of a note in the amount of \$ 192,400. 25 Document No. 00 11 030 532 Nov. 2, 2001 recorded on

The undersigned hereby consenting that the lien of the Mortgage / Deed of Trust first above described be taken as second and inferior to the Mortgage last above described.

Dated October 25, 2001,

John Wagner, Lending Manager

STATE OF ILLINOIS COUNTY OF COOK

Before me, a Notary Public in and for said County and State, personally appeared John Wagner Who acknowledged the execution of the foregoing instrument for and on behalf of said corporation and who, having been duly sworn, and stated that the representations therein contained are true.

In Witness whereof, I have here unto subscribed my name and affixed my official seal. Dated October 25, 2001.

MY COMMISSION EXPIRES:01/05/02

OFFICIAL SEAL

DANIELLE JENKINS

OTARY PUBLIC, STATE OF ILI MY-COMMISSION EXPIRES: 01/05/02



LOT 3 IN HILLCREST UNIT NO. 2, A SUBDIVISION OF PART OF THE NORTH 55 RODS OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN 02-17-310-004

Property of Cook County Clark's Office