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2002-01-14 14:01:55

Cook County Recorder

23.50

**SUBORDINATION** 

**OF** 

MORTGAGE

described Mortgage is concerned, but not other vise:



Know all persons by these presents that First American Bank, as present legal holder and owner of a Mortgage dated August 24, 2001 executed by Patricia M. Chmir ewski as Mortgagors to First American Bank, as Mortgagee, recorded on August 29, 2001 as Document No.0010800942 in the Recorder's Office of Cook County, Illinois, covering property the legal description of which is attached hereto. For and in consideration of the sum of Cae Dollar (\$1.00) and other valuable consideration to such holder in hand paid, the receipt of which is hereby acknowledged, First American Bank does waive the priority of the lies of the said Montana hand paid, the receipt of

Mortgage dated <u>December 10</u>, <u>2001</u> by Patricio M. Chmielewski as Mortgagors to First Horizon Home Loan Corp. ISAOA as Mortgagee securing payment of a Note in the face amount of \$89,000.00, dated  $\frac{12/10/01}{12/10/01}$  with interest from the date thereof on unpaid principal at the rate of 6.250% (per en) per annum, principal and interest payable in installments of \$759.60

on the first day of every month beginning 2/1.02 and continuing until 1/1/17 on which date the entire balance of principal and interest remaining ur, 2id shall be due and payable.

The undersigned, First American Bank, hereby consents that the lich of the Mortgage first above described be taken as second and inferior to the Mortgage last above described. PROVIDED, HOWEVER, THAT THIS SUBORDINATION IS LIMITED TO THE FACE AMOUNT APPEARING ABOVE AND THAT IN THE EVENT SAID FACE AMOUNT IS INCREASED BY SUBSECUENT MODIFICATION OF THE NOTE AND/OR MOUTCACE THEN THIS SUBORDINATION SHALL BE OF SUBSEQUENT MODIFICATION OF THE NOTE AND/OR MORTGAGE, THEN THIS SUBORDINATION SHALL BE OF NO EFFECT WHATSOEVER WITH RESPECT TO ANY AMOUNTS IN EXCESS OF THE FACE AMOUNT STATED HEREIN AND THE MORTGAGE OF FIRST AMERICAN BANK SHALL HAVE PRIORITY THEREOVER.

IN WITNESS WHEREOF, the undersigned has executed this Mortgage Subordination Agreement the 10 day of December, 2001.

First American Bank			· Oa		
BY:			ITS:	Consum a L	can Officer
	Matthew M. Joseph				S
	STATE OF ILLINOIS	)	First American	y Title Roja ( l. l.a.	() <sub>~</sub>
	COUNTY OF Cook		Order #LARC	パナームン	
	Before me, a notary public in and for said Consumer Loan Officer of First American	county and st Bank who ex	ate, personally appeared that s/ha signed	peared Matthe	ew M. Joseph. r t for and on belivered the said

personally known as the half of said Corporation elivered the said instrument as a free and by authority of its Board of Directors, and acknowledged that s/he signed, sealed and voluntary act for the uses and purposes therein set forth-

Given under my hand and Norarial Seal this 10 day of December, 2001.

This instrument prepared by: Matthew M. Joseph, 33 W. Monroe, Chicago, IL 60603

Mail To:

OFFICIAL SEAL

DEBORAH A LINDENMEYER NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES:03/26/05 ·····

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