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2002-01-17 09:47:42  
Cook County Recorder 23.50



12266003

SUBORDINATION  
OF LIEN  
One trust deed or  
mortgage to another

Property of Cook County Clerk's Office

The above space for Recorders use only

WHEREAS, Scott Z. Berman and Terese M. Berman, his wife, as joint tenants by mortgage dated June 6, 1997 and recorded in the Recorder's Office of Cook County, Illinois, June 9, 1997 as Document 97-409372, did convey unto Bank Financial certain premises in Cook County, Illinois, described as follows:

LEGAL DESCRIPTION:

SEE ATTACHED EXHIBIT ATTACHED HERETO AND MADE A PART HEREOF

Property Commonly known as: 9816 N. Keeler, Skokie, Illinois 60076

Permanent Index No. 10-10-406-016

to secure Promissory Note for Seventy Two Thousand and No/100---DOLLARS (\$72,000.00) with interest payable as therein provided;

WHEREAS, the said Scott Z. Berman and Therese M. Berman, his wife, as joint tenants by Mortgage dated \_\_\_\_\_ and recorded in said Recorder's Office on \_\_\_\_\_, as Document \_\_\_\_\_, did convey unto Biltmore Financial Bancorp Inc. the said premises to secure Promissory Note for One Hundred Ninety Five Thousand and No/100----DOLLARS (\$195,000.00) with interest, payable as therein provided; and

WHEREAS, the note secured by the mortgage first described and held by Bank Financial F.S.B. as sole owner and not as agent for collection, pledgee or in trust for any person, firm or corporation; and

WHEREAS, said owner wishes to subordinate the lien of the Mortgage of Bank Financial F.S.B. first described to the lien of unto Biltmore Financial Bancorp recorded as document number \_\_\_\_\_ secondly described,

NOW THEREFORE, in consideration of the premises and of the sum of ONE

AGTF, INC.

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DOLLAR (\$1.00) to Bank Financial F.S.B. in hand paid, the said Bank Financial F.S.B. does hereby covenant and agree with the said unto Biltmore Financial Bancorp that the lien of the note owned by said Bank Financial F.S.B. and or the Mortgage securing the same shall be and remain at all times a second lien upon the premises thereby conveyed subject to the lien of the Mortgage to said BANK FINANCIAL F.S.B. as aforesaid for all advances made on the note secured by said last named unto Biltmore Financial Group and for all other purposes specified therein.

WITNESS the hand and seal of said BANK FINANCIAL F.S.B. this 7<sup>th</sup> day of January, 2002

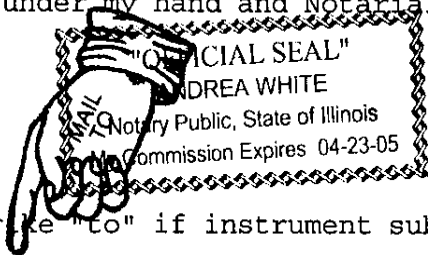
BANK FINANCIAL F.S.B.

BY: Martin A Waide  
Martin Waide, Senior Vice President

STATE OF ILLINOIS)  
) SS  
COUNTY OF LAKE )

I, Andrea White a Notary Public in and for said county, in the state aforesaid, hereby certify, that Martin Waide, Senior Vice President who is personally known to me to be the same person whose name(s) is (are) subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered and said instrument as a free and voluntary act for the uses and purposes therein set forth.

Given under my hand and Notarial Seal January 7, 2002.



Andrea White  
(Date)  
(Notary Public)

\*\* (Strike "to" if instrument subordinated to is a mortgage)

Mail to:

BANK FINANCIAL \_\_\_\_\_ This instrument Prepared By:  
100 Tri State International Ste 300 Name ANDREA WHITE  
Lincolnshire, IL 60069 Address 100 Tri State International Ste 300  
Lincolnshire, IL 60069

OR RECORDER'S OFFICE BOX NO. \_\_\_\_\_

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That part of the Southeast 1/4 of Section 10, Township 41 North, Range 13, East of the Third Principal Meridian, described as follows: Commencing at a point 19 chains and 90 links South of and 7 chains and 86 links East of the Northwest corner of the Southeast 1/4 of Section 10; thence North 44 degrees East, 543.0 feet; thence Southeasterly toward a point on the East line of the West 1/2 of the Southeast 1/4 of said Section 10, 286.0 feet North of the Southeast corner of the Northwest 1/4 of the Southeast 1/4 of said Section 10, a distance of 263.94 feet to a line 162.99 feet West of and measured at right angles to the East line of the West 1/2 of the Southeast 1/4 of said Section 10, thence South parallel with said East line, 122.88 feet to place of beginning of the tract of land herein described; thence continuing South parallel with the East line of the West 1/2 of said Southeast 1/4, 66.14 feet to a point 138.74 feet North of the South line of the Northwest 1/4 of the Southeast 1/4 of said Section 10, thence East 163.0 feet to a point on the East line of said Northwest 1/4 of the Southeast 1/4, 138.70 feet North of the Southeast corner thereof thence North along said East line 66.0 feet, thence West 163.0 feet to place of beginning, all in Cook County, Illinois.

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10-10-460-06000

Cook County Clerk's Office