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1335/0234 25 001 Page 1 of 2

2002-01-18 13:41:23

Cook County Recorder 43.50

Charter National Bank

SUBORDINATION OF LIEN AND TRUST

01-18571 28/2
One trust deed or mortgage to another



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WHEREAS, EDWARD PIETRUCHA AND JUDITH PIETRUCHA by mortgage dated MARCH 28, 2001 and recorded in the Recorder's Office of COOK COUNTY, Illinois on MAY 10, 2001 as Document Number 0010392808 did convey unto CHARTER NATIONAL BANK AND TRUST certain premises in COOK County, Illinois described as follows:

Legal description:

LOT 1 IN BLOCK 2 IN ESSEX CLUB SUBDIVISION UNIT 1, BEING A SUBDIVISION OF PART OF THE NORTHEAST QUARTER OF SECTION 23, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Real Estate Index # 07-23-211-001.

Commonly known as: 802 WINFAL DRIVE
SCHAUMBURG, ILLINOIS 60173-6193

To secure a note for ONE HUNDRED THOUSAND AND NO /100THS DOLLARS, with interest payable as therein provided, and

WHEREAS, the said EDWARD N. PIETRUCHA AND JUDITH M. PIETRUCHA by a mortgage dated _____, 20____ and recorded in said Recorder's Office on _____, as Document _____, did convey unto WASHINGTON MUTUAL HOME LOANS, INC., ITS SUCCESSORS AND/OR ASSIGNS, the said premises to secure a note for TWO HUNDRED AND SEVENTY-FIVE THOUSAND AND NO/100THS DOLLARS with interest, payable as therein provided; and

WHEREAS, the note secured by the mortgage first described is held by CHARTER NATIONAL BANK AND TRUST, as sole owner and not as agent for collection, pledge or in trust for any person, firm or corporation and

WHEREAS, said owner wishes to subordinate the lien of the mortgage first described to the lien of the mortgage recorded as Document Number _____ secondly described. Contingent upon the recordation of releases of all previous liens.

2200 W. Higgins Road
Hoffman Estates, IL 60195-2481
Fax: 847/882-2088

1400 Irving Park Road
Hanover Park, IL 60103-2594
Fax: 630/830-4982

Old Church and Barrington Roads
Schaumburg, IL 60168-0814
Fax: 630/830-0135

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NOW THEREFORE, in consideration of the premises and of the sum of ONE DOLLAR (\$1.00) to **CHARTER NATIONAL BANK AND TRUST**, does hereby covenant and agree with the said **WASHINGTON MUTUAL HOME LOANS, INC., IT'S SUCCESSORS AND/OR ASSIGNS** that the lien of the note owned by said **CHARTER NATIONAL BANK AND TRUST**, and of the mortgage securing the same shall be and remain at all times a SUBORDINATE LIEN IN SECOND POSITION upon the premises thereby conveyed subject to the lien of the mortgage to said **WASHINGTON MUTUAL HOME LOANS, INC. IT'S SUCCESSORS AND/OR ASSIGNS** FOR A MAXIMUM OF \$275,000.00 as aforesaid for all advances made or to be made on the note secured by said last named mortgage and for all other purposes specified therein.

WITNESS the hand and seal of said
this 28TH day of DECEMBER A.D. 2001

CHARTER NATIONAL BANK AND TRUST

BY: Marc J. Holland
LOAN OFFICER

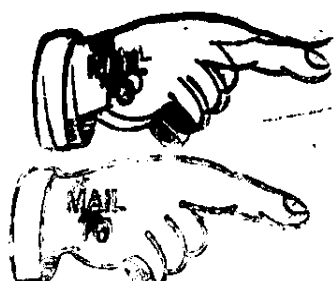
STATE OF ILLINOIS
COUNTY OF COOK

On this day before me, the undersigned Notary Public, personally appeared to me, MARC J. HOLLAND, AS LOAN OFFICER, known to be the individual who executed the instrument and acknowledged that they signed the instrument for the uses and purposes therein mentioned.

Given under my hand and official seal this 28TH day of DECEMBER, 2001.

By Lois Mular, Residing at Hoffman Estates Illinois

Notary Public in and for the State of Illinois.
My commission expires 8-11-02.



Edward Pietruch
802 Winfal Dr.
Shaw
Schaumburg, IL 60173

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