TAR 390 UNOFFICIAL COSTO005 10 001 Page 1 of

2002-01-02 09:37:22

Cook County Recorder

23.50

SUBORDINATION

0020001950

OF

MORTGAGE

Know all persons by these presents that First American Bank, as present legal holder and owner of a Mortgage dated September 24,2001 executed by Sung Deo Chang and Kyung Hee Chang, his wife, as joint tenants as Mortgagors to First American Bank, as Mortgagee, recorded on October (3,2001 as Document No.0010921757 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 One Pollar (\$1.00) and other valuable consideration to such holder in hand paid, the receipt of which is hereby acknowledged, First Algerican Bank does waive the priority of the lien of the said Mortgage insofar as the following described Mortgage is concerned, but not otherwise: Mortgage dated _______ by Sung Doo Chang and Kyung Hee Chang, his wife, as joint tenants as Mortgagors to Chase Manhattan Mortgage, its successors and/or assign, as their respective interest may appear as Mortgagee securing payment of a Note in the face amount of \$235,000.00, dated _______ with interest from the date thereof on unpaid The undersigned, First American Bank, hereby consents that the lien 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 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 5th day of December, 2001. First American Bank BY: ITS: Vice President, Consomer Loans STATE OF ILLINOIS COUNTY OF COOK Before me, a notary public in and for said county and state, personally appeared Jeffery W. Freeman personally known as the Vice President, Consumer Loans of First American Bank who executed the foregoing instrument for and on behalf of said Corporation by authority of its Board of Directors, and acknowledged that s/he signed, sealed and delivered the said instrument as a free and voluntary act for the uses and purposes therein set forth. Given under my hand and Notatial Seal this 5th day of December, 2001. NOTARY PUBLIC First American BANK This instrument prepared/by: Srey Kath, 5000 N Elston Ave, Chicago IL 60630... Mail

MY COMMISSION EXPIRES:05/15/05

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ORDER NO.: 1301 - 004283907 ESCROW NO.: 1301 - 004283907

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STREET ADDRESS: 2718 MAYNARD

CITY: GLENVIEW ZIP CODE: 60025

COUNTY: COOK

TAX NUMBER: 09-11-422-021-0000

LEGAL DESCRIPTION:

DOOD OF CC LOT 10 IN GLEN ESTATES, A SUBDIVISION IN THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 11, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIP D PRINCIPAL MERIDIAN, ACCORDING TO THE NO. PLAT THEREOF RECORDED JUNE 18, 1984 AS DOCULIENT NO. 27133915, IN COOK COUNTY, ILLINOIS.

PAYLEGAL 12/99 DG