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Cook County Recorder

23.50

MORTGAGE SUBORDINATION AGREEMENT

Known all persons by these presents that Midwest Bank & Trust Co, as present legal holder and owner of a Mortgage dated September 13, 2000, executed by Timothy J. Novak and Frances N. Ostrega as Mortgage(s) to Midwest Bank & Trust Company as Mortgage, recorded as document 00794698 in the Recorder's Office of Cook County, Illinois, covering the property legally described as follows:



187135

Lot 13 and the North 11 feet of Lot 14 in Block 3 in Wulff and Russell's Warner Avenue Subdivision in the Southwest quarter of Section 19, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois

PIN# 13-19-306-011



STEWART TITLE OF ILLINOIS
2 NORTH LaSALLE STREET, SUITE 1920
CHICAGO, IL 60606

Commonly Known as: 3528 North New England Chicago, Illinois 60656

For and in consideration of the sum of one Dollar (1.00) and other valuable consideration to such holder in hand paid, the receipt of which is hereby acknowledged, does waiver the priority of lien of the said mortgage described above insofar as the following Mortgage is concerned, but not otherwise: Mortgage dated November 13, 2001 by Timothy J. Novak and Frances N. Ostrega, as joint tenants, as Mortgage(s) to AccuBanc, as Mortgagee securing payment of a note in the amount of \$177,039.

The undersigned Midwest Bank & Trust Company hereby consents that the lien of the Mortgage first above described be taken as second and inferior to the Mortgage last above described.

In witness whereof, the undersigned has executed this Mortgage Subordination Agreement this 6th day of December 2001.

BY: Robert Squarilli
TITLE: Executive Vice President

ATTEST: Janice Spillman
TITLE: Asst. Vice President

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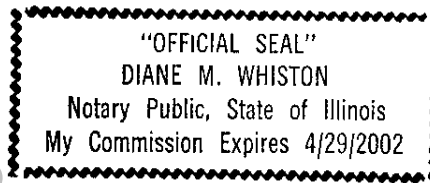
STATE OF ILLINOIS)
COUNTY OF COOK)

Before me, a Notary Public in and for said County and State, personally appeared Robert Figarelli and Janice Eppelheimer to me personally known as the Executive Vice President and Asst. Vice President executed the foregoing instrument for and on behalf of said Corporation by authority of its Board of Directors.

DATED THIS 6th DAY OF DECEMBER 2001

THIS INSTRUMENT PREPARED BY:
Midwest Bank & Trust Co.
1606 North Harlem
Elmwood Park, IL 60707

Diane M. Whiston
Notary Public
My Commission Expires 4/29/02



Property of Cook County Clerk's Office