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Cook County Recorder 73.50



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**SUBORDINATION OF MORTGAGE
OR TRUST DEED**

This Subordination Agreement (the "Agreement") is made and entered into this 25TH day of MARCH 2002 by and among MidAmerica Bank, fsb., (the "Lender"), MIDAMERICA FEDERAL SAVINGS BANK (the "Subordinating Party") and JOSEPH E MC KENNA, AND DEBORA L MC KENNA, HUSBAND AND WIFE (hereinafter collectively referred to as the "Borrowers").

Whereas, the Borrowers are indebted to the subordinating Party by reason of a NOTE in the amount of \$22,000.00 with interest payable as therein provided; and, in order to secure said NOTE, the Borrowers did execute a Mortgage/Trust Deed in favor of the Subordinating Party, dated APRIL 25, 2000 and recorded in the office of the Recorder of Deeds of COOK County, Illinois on APRIL 27, 2000 as document No. 00295467 for certain premises located in COOK County, Illinois, ("Property") described as follows:

THE NORTH 30 FEET OF THE EAST 125.81 FEET OF LOT 15 IN SUBDIVISION OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PROPERTY: 3740 HIGHLAND, BERWYN, IL 60402
P.I.N. # 16323170280000

WHEREAS, the Borrowers are or will be indebted to MidAmerica Bank, fsb ("Lender") by reason of a NOTE in the amount of \$100,000.00 with interest payable as therein provided; and, in order to secure said NOTE, the Borrowers have or will execute a Mortgage/Trust Deed in favor of the Lender dated MARCH 25, 2002 and recorded in the office of the Recorder of Deeds of COOK County, Illinois on [] as Document No. [] for the above described Property;

WHEREAS, the Lender, as a condition precedent to the origination of said loan to the Borrowers requires the subordination of the lien held by the Subordinating Party to the Lenders new lien;

WHEREAS, the Borrowers and the Subordinating Party wish to subordinate the lien of the Subordinating Party to the new lien of the Lender;

WHEREAS, the Subordinating Party is the sole owner of the Note and Mortgage/Trust Deed and is not merely agent for collection, pledgee or holding same in trust for any person, firm or corporation;

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NOW THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid, and such other good and valuable consideration, the receipt and sufficiently of which is hereby mutually acknowledged, the Borrowers, the Lender, and the Subordinating Party do hereby covenant and agree that the Note and Mortgage/Trust Deed in favor of the Subordinating Party, and all of the terms, covenants and conditions thereof, are made subject, subordinate and inferior to the Note, Mortgage/Trust Deed and Assignment of Rents, and any other agreement in favor of the Lender, acting as security for said Note, and all advances made or to be made thereof.

IN WITNESS WHEREOF, the undersigned have set their hand and seal this 25TH day of MARCH 2002

BORROWERS:

Joseph E. McKenna
JOSEPH E MC KENNA
Debra L. McKenna
DEBORA L MC KENNA

SUBORDINATING PARTY:

By: Karen Menza
Attest: Marilyn Gross, Asst Secy

STATE OF ILLINOIS)
COUNTY OF Cook) SS

I, MERRY LYNNE S GRAY do hereby certify that and personally known to me to be the same persons whose names who are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said Subordination Agreement as their free and voluntary act for the uses and purposes set forth therein.

Given under my hand and official seal this day

Merry Lynne S. Gray
NOTARY PUBLIC

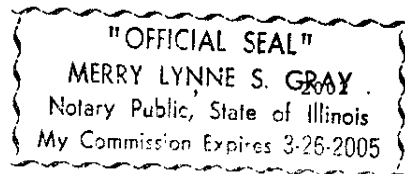


STATE OF ILLINOIS)
COUNTY OF Cook) SS

I, THE UNDERSIGNED do hereby certify that, KAREN MENZA personally known to me to be the VICE PRESIDENT of MID AMERICA BANK, FSB a CORPORATION, and MARILYN GROSS personally known to me to be the ASSISTANT SECRETARY of said corporation and both of whom are personally known to be the same persons whose names who are subscribed to the foregoing Subordination Agreement, appeared before me this day in person and severally acknowledged that as such VICE PRESIDENT and ASSISTANT SECRETARY they signed and delivered the foregoing Subordination Agreement and caused this corporate seal of MID AMERICA BANK, FSB to be affixed thereto pursuant to the authority given by the Board of Directors as their free and voluntary act and deed of said CORPORATION, for the uses and purposes set forth therein.

Given under my hand and official seal this 25TH day, MARCH

Merry Lynne S. Gray
NOTARY PUBLIC



THIS INSTRUMENT WAS PREPARED BY:
KENNETH KORANDA
1823 CENTRE POINT CIRCLE
P. O. BOX 3142
NAPERVILLE, IL 60566-7142

WHEN RECORDED RETURN TO:
MID AMERICA BANK, FSB.
1823 CENTRE POINT CIRCLE
P. O. BOX 3142
NAPERVILLE, IL 60566-7142