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Cook County Recorder

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SUBORDINATION AGREEMENT

O'Connor Title
Services, Inc.

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This Subordination Agreement ("Agreement") is entered into on this 22nd day of April, 2002, by and between CIB Bank ("Subordinator") and Washington Mutual, its successors, and or assigns ("Bank").

Whereas, the Subordinator has a security interest in and to real property owned by Frederic M. Ettner and Randi J. Ettner, joint tenants with right of survivorship ("Borrower"), which is described as follows:

Parcel 1 That part of Lots 4,5,6,7,8 and 9 together with vacated alley lying between said lots in Block 47 in the original village (now town) of Evanston Cook County, Illinois, described as follows: Beginning at a point which is 80 feet South of the North line and 126.74 feet East of the West line of said tract, thence southerly 72.63 feet to a point 152.6 feet South of the North line and 128.32 feet East of the West line of said tract; thence east parallel to a 152.6 feet South of the North line of said tract 128.32 feet; thence Northerly 72.68 feet to a point 80 feet South of the North line of 253.48 feet East of the West line of said tract; thence West parallel to and 80 feet South of the North line of said tract 126.74 feet to the point of beginning in Section 13, Township 41 North, Range 13 and Section 18, Township 41 North, Range 14, East of the Third Principal Meridian, all in Cook County, Illinois. Parcel 2 Easement for ingress and egress appurtenant to and for the benefit of Parcel 1 as set forth and defined in the Documents recorded as Number 12208852, 12221120 and 12574689.

PIN # 11-14-319-006

Whereas, the Borrower desires to obtain a first mortgage from the Bank, and the Bank is willing to grant a first mortgage to the Borrower if the Subordinator subordinates his aforementioned security interest in the Real Estate to the interest of the Bank; and

Whereas, the Subordinator is willing to effect such subordination in order to accommodate the Borrower and for his own advantage;

Now, therefore, in order to induce the Bank at this time to make a mortgage to the Borrower, or to grant any renewal of extension thereof, the Subordinator agrees as follows:

1.) The Subordinator hereby subordinates all liens, security interests and rights of any kind, which the Subordinator may now have or hereafter acquire in the Real Estate, to all security interests of the Bank securing any or all loans, mortgages, extensions of credit, renewals or extensions to the Borrowers, including but not limited to that certain mortgage dated January 6, 1998 and recorded on

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O'Connor Title
Services, Inc.

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Property of Cook County Clerk's Office

February 11, 1998 as Document No. 98-116169 and given to CIB Bank to secure a note in the amount of \$75,000.00.

2.) The Subordinator further consents to the creation and contingency of all present security interest of the Bank in the Real Estate and to the enforcement thereof.

3.) This Agreement shall be binding upon and inure to the benefit of the Bank and the Subordinator and their respective successors, assigns and representatives.

4.) This Agreement shall be construed in accordance with and governed by the law of the State of Illinois.

In witness whereof, the Subordinator and the Bank have entered into this Agreement effective as of the day and year first above written.

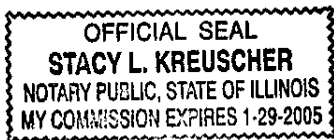
CIB Bank

Jill Kirchner Sikorski

By: Jill Kirchner Sikorski
Asst. Vice President.

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that Jill Kirchner Sikorski, Asst. Vice President of CIB Bank, Hillside, Illinois, personally known to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 22nd day of April, 2002.



Stacy L. Kreuscher
Notary Public