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8048678

SUBORDINATION OF MORTGAGE

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This instrument is made as of September 10, 2002, by NorthStar Credit Union (lienholder), a Financial Institution, having its principal place of business at 3S555 Winfield Rd., Warrenville, Illinois 60555.

RECITALS

A. NorthStar Credit Union (lienholder) is the holder of a note secured by a mortgage (the "second mortgage") on the mortgaged property, dated March 9, 2002, executed by NorthStar Credit Union and recorded on April 25, 2002, as instrument 0020475786, in the real estate records of Cook County, pertaining to the real estate located at 1034 Fortuna Ave, Park Ridge, Illinois, 60068, and further described as follows (the Mortgaged Property):

LOTS 4 AND 5 IN H. ROY BERRY COMPANY'S PARK RIDGE GARDENS BEING A SUBDIVISION IN THE SOUTH HALF OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

B. The Second Mortgage held by Lienholder is junior and subordinate to the mortgage (the first mortgage) held by GMAC Mortgage Corporation, Its Successors and/or Assigns, on the Mortgaged Property. Henry J. Kowalski and Jennifer Kowalski, the Owner (S) of the Mortgaged Property desire to refinance the first mortgage loan on the Mortgaged Property.

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Lienholder agrees as follows:

1. The Second Mortgage held by Lienholder shall be subject and subordinate to a new mortgage (New Mortgage) securing a loan originated by GMAC Mortgage Corporation, Its Successors and/or Assigns, pertaining to the Mortgaged Property and securing a note in an original principal amount not to exceed One Hundred Thirty Seven Thousand Three Hundred Fifty dollars and no/100 (\$137,350.00), bearing interest at a rate not to exceed 5.875 percent, per annum, and made primarily for the purpose of refinancing the First Mortgage loan.

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2. Lienholder acknowledges that GMAC Mortgage Corporation, Its Successors and/or Assigns, is relying on this instrument in making the loan secured by the New Mortgage. Lienholder agrees that the New Mortgage shall have the same validity, priority, and effect as if executed, delivered and recorded prior to the date of the Second Mortgage, provided, however, that nothing in this instrument shall in any way alter, change or modify the terms and conditions of the Second Mortgage, or in any way release or affect the validity or priority of the Second Mortgage, except as provided herein.

Entered into this 10th day of September, 2002.

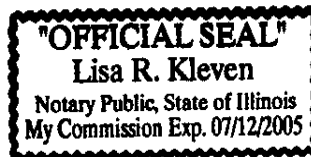
North Star Credit Union By: Elvaett Pural.
(Lienholder)

Name: Elizabeth Puraliski Title: Vice President

State of Illinois, County of DuPage

On this 10th day of September, 2002, before me, a notary public, Liz Puraliski, personally appeared to me and personally known to be the signer and who being by me duly sworn, subscribed their name to the foregoing instrument as an officer of said corporation and acknowledged the execution of such instrument as the voluntary act and deed of said corporation.

Liz Puraliski
(Notary Public) 9/10/02



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CHICAGO TITLE INSURANCE COMPANY



ORDER NUMBER: 1409 008048678 LZ
STREET ADDRESS: 1034 FORTUNA AV
CITY: PARK RIDGE COUNTY: COOK
TAX NUMBER: 09-22-408-050-0000

LEGAL DESCRIPTION:

LOTS 4 AND 5 IN H. BOY BERRY COMPANY'S PARK RIDGE GARDENS, BEING A SUBDIVISION
IN THE SOUTH 1/2 SECTION 22, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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