

02-06425

WHEREAS Bogdan Kupiec and Lidia B. Kupiec by a Mortgage (the "INDY MAC BANK in the Recorders Office of 9-19-02 and recorded on MORTGAGE") dated ___ Mac Bank certain Cook County, Illinois as Document number premises in Cook County, Illinois described as:

LOT 13 IN PREVIEW SUBDIVISION OF THE NORTH ½ OF LOT 13 (EXCEPT THE NORTH 140.27 FEET AND EXCEPT THE SOUTH 70.2 FEET) IN BRAYTOR FARMS NUMBER 2, A SUBDIVISION OF THE WEST 80 ACRES OF THE NORTHWEST 1/4 OF SECTION 26, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO THAT PART OF FOTO'S SUBDIVISION AND FIRST ADDITION TO FOTO'S SUBDIVISION, LYING NORTH OF THE NORTH LINE OF 120TH PLACE AS DEDICATED IN SAID SUBDIVISION, ALL IN PART OF SAID LOT 13, IN COOK COUNTY, ILLINOIS.

to secure a note for One Hundred Thirty Five Thousand and 00/100 (\$135,000.00) U. S. DOLLARS with interest payable as therein provided: and

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of:

A MORTGAGE DATED JULY 26, 2001 IN THE AMOUNT OF \$30,269.00 AND RECORDED SEPTEMBER 12, 2001 AS DOCUMENT NUMBER 0010842259 (the "First Midwest Bank Mortgage")

but is willing to subject and subordinate its right, interest and claim to the lien of above mentioned Mortgage.

NOW THEREFORE, the undersigned in consideration of the premises and of the sum of ONE DOLLAR (\$1.00) paid to the undersigned, receipt of which is hereby acknowledged, does hereby covenant and agree with Indy Mac Bank that the right, interest and claim of the undersigned under the First Midwest Bank Mortgage is and shall be and remain at all times subject and subordinate to the lien of the Indy Mac Bank Mortgage as aforesaid for all advances made or to be made under the provisions of said mortgage or on the notes secured thereby and for all other provision of said mortgage or on the notes secured thereby and for all purposes specified therein, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of State of Illinois.

WITNESS the hand and seal of the undersigned the 17th day of September A.D. 2002.

FIRST MIDWEST BANK

300 PARK BOULEVARD, SUITE 400

ITASCA, ILLINOIS 60143

BY: CONNI NORMAN

ITS: Vice President

BY: JEANNE ZAJAC

ITS: Loan Operations Officer

OFFICIAL SEAL

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that <u>CONNI NORMAN</u> and <u>JEANNE ZAYAC</u> who are/is personally known to me to be the same person(s) whose name(s) are/is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this I day of

Dupared but mare to

Notary Public

THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK

300 NORTH HUNT CLUB ROAD

GURNEE, ILLINOIS 60031

PIN 14-26-123-013 Property Address 12028 Avers Court Alsip, IL 60803