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3288/0053 50 001 Page 1 of 3 2002-11-19 10:56:48 Cook County Recorder 28.50

0021278274

SUBORDINATION AGREEMENT

Op Or

WHEREAS Marcin Kubiak and Malgorzata Kubiak by a Mortgage (the "WASHINGTON MUTUAL BANK F.A. MORTGAGE") dated ________ and recorded on ______ in the Recorders Office of Cook County, Illinois as Document number ______ did convey unto Washington Mutual Bank F.A. certain premises in Cook County, Illinois described as:

LOT 16 IN BLOCK 2 IN THE RESUBDIVISION OF KRENN AND DATE S OAKTON "L" PARKVIEW SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

to secure a note for Two Hundred Twenty Four Thousand and 00/100 (\$224,000.00) 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 NOVEMBER 15, 2001 IN THE AMOUNT OF \$56,000.00 AND RECORDED DECEMBER 26, 2001 AS DOCUMENT NUMBER 0011228331 (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 Washington Mutual Bank F.A. 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

Washington Mutual Bank F.A. Mortgage as aforesald 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 1st day of November A.D. 2002.

0021278274

FIRST MIDWEST BANK

300 PARK BOULEVARD, SUITE 400 ITASCA, ILLINOIS 60143

BY: CONNI NORMAN

ITS: Vice President

BY: JEANNE ZAJAC

ITS: Loan Operations Officer

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 ZAJAC</u> who are/is personally known to me to be the same person(s) whose name(s) are/is subscribed to he 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

uay

day of beganner A.D. 2002

Muciglon Notary Public

THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK

300 NORTH HUNT CLUB ROAD GURNEE, ILLINOIS 60031

OFFICIAL SEAL
PATRICIA JONES
PARY PUBLIC, STATE OF ILLINO

MY COMMISSION EXPIRES: 10/01/05



ALTA Commitment 1982 Schedule A

ABSOLUTE TITLE SERVICES, INC.

SCHEDULE A

File No.: 13882

0021278274

LOT 16 IN BLOCK 2 IN THE RESUBDIVISION OF KRENN AND DATO'S OAKTON "L" PARKVIEW SUBDIVISION OF THE NORTHWEST ¼ OF THE NORTHEAST ¼ OF THE NORTHWEST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Address of Property (for identification purposes only):

Street:

AVE. 7927 N. KENTON AVE.

City, State:

SKOKIE, Illinois

Pin: 10-27-101-016

STEWART TITLE **GUARANTY COMPANY**

Schedule A of this Policy consists of 2 page(s)