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3333/0109 27 001 Page 1 of 3 2002-11-21 11:34:22 Cook County Recorder 28.00



BOX 158

SUBORDINATION AGREEMENT

THIS INDENTURE made this 4 day of November, 2002.



WHEREAS, National City, a corporation, with principal offices located in Miamisburg, Ohio, has heretofore made a loan secured by a mortgage on the hereinafter described real estate located in COOK County, Ilinois, which mortgage was made by PAWAN KUMAR and ARCHANA KUMAR, husband and wife, said mortgage being dated JUNE 11, 2002, and recorded in the Office of the COOK County Recorder of Deeds on JUNE 11, 2002, in Book at Page No. as Document No. 0020648689, said mortgage encumbering the following described property:

LOT 7 IN BALLARD GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTHEAST QUARTER OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND WHEREAS, National City Mortgage Services Company proposes to make a further mortgage loan to PAWAN KUMAR and ARCHANA KUMAR, in the amount of \$375,500.00, which mortgage lien shall be evidenced by a certain promissory note and secured by a mortgage upon the same above-described property in COOK County, Illinois.

Now, THEREFORE, National City Mortgage Services Company does hereby subordinate the lien of the mortgage dated JUNE 11, 2002 to the proposed mortgage lien described above. All other terms and conditions of both liens shall remain in full force and effect, this Agreement being solely for the purpose of subordinating the lien of the first described mortgage to that of the second described mortgage.

Me Ax



National City Mortgage Services Co.

By:

Its Vice President

ATTEST:

Its Assistant Vice President

STATE OF ILLINOIS

SS

COUNTY OF McLEAN

This Clerk's Office I, the undersigned, a notary public, in and for said county In the State aforesaid, do hereby certify that KRISTIN FRITZ, Its Vice President, of National City Mortgage Services Company, and BRENDA JAGLA, Its Assistant Vice President of said corporation, whose names are subscribed to the foregoing instrument appeared before me this day in person and severally acknowledged that as such Its Vice President and Its Assistant Vice President, they signed and delivered the said instrument of writing as Its Vice President and Its Assistant Vice President of said corporation, and caused the seal of said corporation to be affixed thereof, pursuant to authority given by the Board of Directors of said Corporation

B. AK

as their iree and voluntary act and as the free and voluntary act and deed of said corporation for the uses and purposes therein set forth.

Given under my hand and notarial seal this 5 day of November, 2002.

Notary Public

THIS INSTRUMENT PREPARED BY MSC AND SHOULD BE RETURNED TO:

NATIONAL CITY 300 S. MADISON AVE. 640D GREENWOOD, IN 46142

Loan No. 1619771

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