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2002-12-11 10:09:02

Cook County Recorder

28.00



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008070151/2a129597

Loan No. 8100056691

SK/mu3 of 3

SUBORDINATION OF LIEN

WHEREAS, WEST SUBURBAN BANK is the owner and holder of a second mortgage dated JANUARY 22, 2002 and recorded FEBRUARY 22, 2002 as Document 0020208247 and hereinafter referred to as "Existing Mortgage" on the following described property:

SEE ATTACHED SCHEDULE "A"

PIN No.: 11-18-326-010

WHEREAS SCOTT EPSKAMP AND NANCY L. BAKER, as owner of said property desires to refinance the first mortgage on said property;

WHEREAS, it is necessary that the new mortgage to CENTURION FINANCIAL GROUP, ITS SUCCESSORS AND/OR ASSIGNS which secures a note in the amount of TWO HUNDRED EIGHTY THOUSAND AND NO/100 DOLLARS (\$ 280,000.00) hereinafter referred to as "New Mortgage", be a first mortgage on the premises in question;

WHEREAS, WEST SUBURBAN BANK is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";

NOW THEREFORE, in consideration of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, WEST SUBURBAN BANK hereby subordinates the lien of its "Existing Mortgage" to the lien of the "New Mortgage", so that the "New Mortgage" will be prior in all respects and with regard to all funds advanced thereunder to the lien of the "Existing Mortgage".

BOX 333-CT

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IN WITNESS WHEREOF, the said WEST SUBURBAN BANK has executed this Subordination of Lien this 11TH DAY OF NOVEMBER, 2002

WEST SUBURBAN BANK

BY: *Charles Svoboda*
CHARLES SVOBODA, VICE PRESIDENT

ATTEST: *William Hunter*
WILLIAM HUNTER, VICE PRESIDENT

STATE OF ILLINOIS) SS
COUNTY OF DUPAGE

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT: the persons whose names are subscribed to the foregoing instrument are personally known to me to be duly authorized officers of WEST SUBURBAN BANK and THAT THEY appeared before me this day in person and severally acknowledged that they signed and delivered the said instrument in writing as duly authorized officers of said corporation and caused the corporate seal of said corporation to be affixed thereto pursuant to authority given by the Board of Directors of said Corporation as their free 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 11TH DAY OF NOVEMBER, 2002

MY COMMISSION EXPIRES: 4/13/03

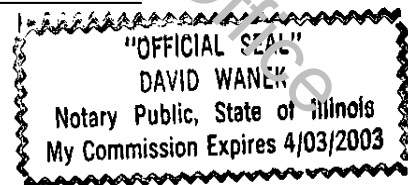
David Wanek
DAVID WANEK, Notary Public

THIS INSTRUMENT WAS PREPARED BY AND MAIL TO:

WEST SUBURBAN BANK

8001 S. CASS AVE.

DARIEN, IL 60561



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LEGAL DESCRIPTION RIDER

THE SOUTH 50 FEET OF LOT 2 IN CATHERINE WHITE'S RESUBDIVISION OF BLOCK 43 IN THE VILLAGE (NOW CITY) OF EVANSTON IN SECTION 18 TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property Address: 306 OAK AVE., EVANSTON, ILLINOIS 60201

Tax ID/PIN Number: 11-18-326-010-0000

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