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Cook County Recorder

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#### SUBORDINATION AGREEMENT

This Superdination Agreement is made this <u>25th</u> day of February, 2000 by Associates Financial Services, Inc. also d/b/a Associates Finance, Inc. or Bloomingdale, Illinois, (hereinafter referred to as "ASSOCIATES") and First National Bank, of Chicago Heights, Illinois, hereinafter referred to as "FIRST NATIONAL").

Whereas, FIRST NATIONAL is the owner and/or holder of a certain mortgage lien interest in certain real property legally described as:

LOT 16 IN ROBERT BARTLETT'S TORRENCE AVENUE FARMS, A SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 35 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 31, 1946 AS DOCUMENT NO. 13709255, IN COOK COUNTY, ILLINOIS.

Commonly known as: 22545 Torrence Ave.

Chicago Heights, 231., 60411

PIN: 33-31-100-047-0000

by virtue of a certain Mortgage granted by Martin & Cynthia Utermark on October 11, 1998, in the amount of \$225,000.00 and recorded as Document No. 98942183 on October 20, 1998 in the Office of the Recorder of Deeds of Cook County, Illinois.

Now, therefore, for value received, FIRST NATIONAL has agreed to subordinate its aforementioned mortgage lien interest in said real property to the mortgage lien interest of ASSOCIATES which are see by virtue of a certain Trust Deed subsequently granted by same said Martin & Cynthia Utermark on  $\frac{2-28-00}{2-00}$ , 2000, in the amount of \$\frac{60}{3-02-00}\$, and recorded as Document No.  $\frac{00152901}{2001}$  on \frac{7-02-00}{2-00}\$, 2000 in the Office of the Recorder of Deeds of Cook County, Illinois.

This Agreement has been executed as of the day and year first above written.

FIRST NATIONAL BANK

Authorized Agent

Laura M. Eschmann, Assistant Vice President

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STATE OF Illinois	)	
COUNTY OF Cook	55	00251124

The undersigned, a Notary Public in and for said County in the State aforesaid, does hereby certify that Laura M. Eschmann appeared before me this day in person and acknowledged that he signed and delivered the foregoing Subordination Agreement as an authorized agent of FIRST NATIONAL BANK as its own free and voluntary act for the uses and purposes herein set forth.

Given under my hand and Notarial Seal this 25th day of February,

"OFFICIAL SEAL"
ANGELA GIAFINETTI
Notary Public, State of illinois
My Commission Expires 4/19/2000

Augus Diamette Notary Public

This document prepared by:

David S. Panega, Esq., F.O. Box 1578, Bolingbrook, IL 60440

After recording, mail to:

Associates Finance, Inc. 318-120 W. Army Trail Rd. Bloomingdale, Ill., 60108



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