UNOFFICIAL COMMODERATE 1 of 3
2003-01-21 10:01:53
Cook County Recorder 28.50

4304831 GIT-DMT 13

SUBORDINATION AGREEMENT

WHEREAS MICHAEL J. DOW ANI	MICHELL DOW by a Mortga	age (the "MBC MORTGAGE
MORTGAGE") dated 11/11/02 ar		in the Recorders Office of
Cook County, Illinois as Document number	did_convey	unto MBC Mortgage certain
premises in Cook County, Illinois described as:	()	20100122
SEE ATTACHED EXHIBIT "A"	0,,	30088122

to secure a note for One Hundred Thirty Two Thousand and 00/100 (\$132,000.00) 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 20, 2001 IN THE AMOUNT OF \$20,000.00 AND RECORDED AUGUST 29, 2001 AS-DOCUMENT-NUMBER 0010800407 (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 MBC Mortgage 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 MBC Mortgage 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 waiting all rights under and by virtue of the lomestead exemption laws of State of Illinois.

WITNESS the hand and seal of the undersigned the 19th day of November A.D. 2002.

30088123

FIRST MIDWEST BANK

300 PARK BOULEVARD, SUITE 400 ITASCA, ILLINOIS 60143

BY: CONNI NORMAN

ITS: Vice President

BY: JEANNE ZAJAC

day of Nonander A.D. 2002

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 the foregoing instrument, appeared before me this day in person and acknowledged that they signed, seeled 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

Notary Public

THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK

mail p

300 NORTH HUNT CLUB ROAD GURNEE, ILLINO S 60031

OFFICIAL SEAL PATRICIA JONES

NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES: 10/01/05

SAVED AS:.dow.DOC

- 004304831 ESCROW NO.: 1301 - 004304831

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STREET ADDRESS: 5148 ALDERSYDE

CITY: OAK FOREST

ZIP CODE: 60452

COUNTY: COOK

TAX NUMBER: 28-28-203-013-0000

30088123

LEGAL DESCRIPTION:

Schubet A' LOT 23 IN BLOCK 2 IN FORESTDALE SUBDIVICION UNIT NO. 8, BEING A SUBDIVISION OF PARTS OF LOTS A & B IN FORESTDALE SUBDIVISION UNIT NO 2 AND OTHER PARTS OF THE NORTHEAST 1/4 OF SECTION 28, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, NORTH OF THE INDIAN BOUNDARY LINE, ACCORDING TO THE PLAT OF SAID FORESTDALE SUBDIVISION UNIT NO. 8, REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON AUGUST 30, 1968 AS DOCUMENT NO. 24)7527, IN COOK COUNTY, ILLINOIS. C/O/A/S O/S/CO

PAYLEGAL 12/99 DG