RECORDER EUGENE "GENE" MOORE BRIDGEVIEW OFFICE

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## SUBORDINATION AGREEMENT



AMERICAN CHARTERED BANK, holder of the beneficial interest in that certain Note secured by a Deed of Trust/Mortgage given to Victorio D. Herrera and Gloria Herrera, dated October 24, 2002, recorded November 13, 2002, as File No.0021249466Affecting that certain property known as: 1109 Sherwood Drive, Wheeling, IL 60090 securing an indebtedness in the amount of \$15,000.00.

## LEGAL DESCRIPTION:

LOT 15 IN ORCHARD LAKE SUBDIVISION UNIT 7 BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 03-15-102-050-0000 American Chartered Bank does he eby subordinate its interest in said Note and Deed of Trust/Mortgage to the certain Deed of 1 ust/Mortgage in favor of Citibank, F.S.B. In the amount of \$95,000.00 affecting said property, which Deed of Trust/Mortgage is Recorded concurrently herewith. -OUNT CLOTTS O day of January 2003. Dated this AMERICAN C ED BANK STATE: Illinois COUNTY: I hereby certify that on the lot day of January, 2003 before me, Notary Public of the State of Illinois, personally appeared her affirmation in due form of law that the matters and facts set forth in the Subordination Agreement are true. My Commission Expires: 12-06-2005

OFFICIAL SEAL GIUSEPPINA REIFEL NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP. DEC. 6,2005

This Instrument Prepared By and Return To: American Chartered Bank

1199 E Higgins Road

Schaumburg IL 60173