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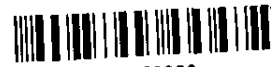
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Cook County Recorder

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**SUBORDINATION OF MORTGAGE
OR TRUST DEED**

This Subordination Agreement (the "Agreement") is made and entered into this 22ND day of FEBRUARY 2003 by and among MidAmerica Bank, fsb., (the "Lender"), MID AMERICA BANK (the "Subordinating Party") and KAZIMIERZ KOWAL, AND HELENA KOWAL, HUSBAND AND WIFE (hereinafter collectively referred to as the "Borrowers").

Whereas, the Borrowers are indebted to the subordinating Party by reason of a NOTE in the amount of \$18,000.00 with interest payable as therein provided; and, in order to secure said NOTE, the Borrowers did execute a Mortgage/Trust Deed in favor of the Subordinating Party, dated OCTOBER 6, 2001, and recorded in the office of the Recorder of Deeds of COOK County, Illinois on NOVEMBER 19, 2001 as document No. 11088851 for certain premises located in COOK County, Illinois, ("Property") described as follows:

LOT 10 IN BLOCK 6 IN MCGRATH'S RESUBDIVISION OF BLOCK 3, 4, 5 AND 6 IN KEYSTONE ADDITION TO CHICAGO, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 33 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

STEWART TITLE OF ILLINOIS
2 NORTH LaSALLE STREET, SUITE 1920
CHICAGO, IL 60602

PROPERTY: 7549 S LOREL AVE, BURBANK, IL 60459
P.I.N. 19283050110000

WHEREAS, the Borrowers are or will be indebted to MidAmerica Bank, fsb ("Lender") by reason of a NOTE in the amount of \$50,000.00 with interest payable as therein provided; and, in order to secure said NOTE, the Borrowers have or will execute a Mortgage/Trust Deed in favor of the Lender dated FEBRUARY 22, 2003 and recorded in the office of the Recorder of Deeds of COOK County, Illinois on as Document No. for the above described Property;

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WHEREAS, the Lender, as a condition precedent to the origination of said loan to the Borrowers requires the subordination of the lien held by the Subordinating Party to the Lenders new lien;

WHEREAS, the Borrowers and the Subordinating Party wish to subordinate the lien of the Subordinating Party to the new lien of the Lender;

WHEREAS, the Subordinating Party is the sole owner of the Note and Mortgage/Trust Deed and is not merely agent for collection, pledgee or holding same in trust for any person, firm or corporation;

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NOW THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid, and such other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged by the Lender, and the Subordinating Party do hereby covenant and agree that the Note and Mortgage/Trust Deed in favor of the Subordinating Party, and all of the terms, covenants and conditions thereof, are made subject, subordinate and inferior to the Note, Mortgage/Trust Deed and Assignment of Rents, and any other agreement in favor of the Lender, acting as security for said Note, and all advances made or to be made thereof.

IN WITNESS WHEREOF, the undersigned have set their hand and seal this 22ND day of FEBRUARY, 2003.

BORROWERS:

Kazimierz Kowal
KAZIMIERZ KOWAL

Helena Kowal
HELENA KOWAL

SUBORDINATING PARTY:

By: Linda Ceno

Attest: Marilyn Gross

STATE OF ILLINOIS)
COUNTY OF COOK) SS

I, the undersigned do hereby certify that and personally known to me to be the same person whose names who are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said Subordination Agreement as their free and voluntary act for the uses and purposes set forth therein.

Given under my hand and official seal this

22 day of February, 2003.

Mariola Klimmek
NOTARY PUBLIC



STATE OF ILLINOIS)
COUNTY OF COOK) SS

I, THE UNDERSIGNED do hereby certify that, LINDA CENO personally known to me to be the ASSISTANT VICE PRESIDENT of MID AMERICA BANK, FSB a CORPORATION, and MARILYN GROSS personally known to me to be the ASSISTANT SECRETARY of said corporation and both of whom are personally known to be the same persons whose names who are subscribed to the foregoing Subordination Agreement, appeared before me this day in person and severally acknowledged that as such ASSISTANT VICE PRESIDENT and ASSISTANT SECRETARY they signed and delivered the foregoing Subordination Agreement and caused this corporate seal of MID AMERICA BANK, FSB to be affixed thereto pursuant to the authority given by the Board of Directors as their free and voluntary act and deed of said CORPORATION, for the uses and purposes set forth therein.

Given under my hand and official seal this 22ND day, FEBRUARY

Mary Lynne S. Gray
NOTARY PUBLIC



THIS INSTRUMENT WAS PREPARED BY:
KENNETH KORANDA
1823 CENTRE POINT CIRCLE
P. O. BOX 3142
NAPERVILLE, IL 60566-7142

WHEN RECORDED RETURN TO:
MID AMERICA BANK, FSB.
1823 CENTRE POINT CIRCLE
P. O. BOX 3142
NAPERVILLE, IL 60566-7142