



Eugene "Gene" Moore Fee: \$50.00
Cook County Recorder of Deeds
Date: 05/15/2003 10:15 AM Pg: 1 of 3

DN

SUBORDINATION AGREEMENT

Whereas, HealthCare Associates Credit Union Possess a valid and enforceable lien against the following described real property located in the County of Cook, State of Illinois, to wit:

LOT 17 IN BLOCK 1 IN THE SUBDIVISION OF BLOCKS 1 AND 2 IN GUDERSON AND SONS ADDITION TO OAK PARK, A SUBDIVISION OF THE EAST 1/2 OF LOT 4 IN THE SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 18 TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Tax I.D.# 16-18-207-008

commonly known as: 530 S ELMWOOD AVE., OAK PARK IL 60304

as evidenced by a mortgage, dated **APRIL 12, 2002** and filed of record in the Office of the Recorder, Cook County, as document no. **0020484567**; and Whereas **ILHAN AVCIOGLU AKA ILHAN M AVCIOGLU AND WIFE CARMEN AVCIOGLU AKA CARMEN I AVCIOGLU, TENANTS BY THE ENTIRETY**, owner(s) of the above described real property, has/have applied for a loan from **ACCLAIM MORTGAGE CORP.**, its successors and / or assigns.

Whereas, **ACCLAIM MORTGAGE CORP.**, its successors and / or assigns, has indicated that it is unwilling to accept a mortgage upon the above described real property in the amount of **\$209,700.00** as security for said loan unless HealthCare Associates Credit Union shall subordinate its lien to the lien created by said mortgage on said property. Said mortgage recorded _____ as Document no. _____.

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Now therefore, in consideration of the premises and as an inducement to **ACCLAIM MORTGAGE CORP.**, its successors and / or assigns to accept said mortgage, HealthCare Associates Credit Union hereby agrees to subordinate its second lien against the above described real property to the first lien of **ACCLAIM MORTGAGE CORP.**, its successors and / or assigns against said property, said mortgage to have the same validity, force and effect as if executed, delivered, and recorded prior to the date of execution of said mortgage.

In testimony whereof, HealthCare Associates Credit Union has caused these presents to be executed in its corporate name by its Vice President and its Loan Manager here unto affixed this **23th** day of **April 2003**.

HealthCare Associates Credit Union

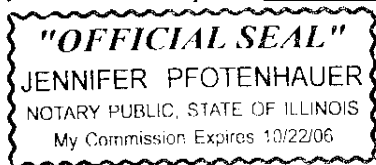
By: [Signature] Its Vice President

By: [Signature] Its Loan Manager

County of DuPage SS:

The foregoing instrument was acknowledged before me this **23th** day of **April 2003**, by Todd J Niedermeier and by Diane L. Hart, on behalf of the corporation.

My Commission Expires: _____



[Signature]
JENNIFER PFOTENHAUER - Notary
Return to: HealthCare Associates Credit Union
1151 E Warrenville Road
P.O. Box 3053
Naperville IL 60566-7053

Naperville Office
1151 East Warrenville Road • Naperville, Illinois 60566-7053

HealthCare Associates Credit Union Call Center for All Locations
630/276-5555 • 800/942-0158 (Nationwide)

Naperville • Oak Lawn • Park Ridge • Winfield • www.hacu.org

2/2
HACU

METROPOLITAN TITLE CO

03-CA 1368

Prepared by and mail back:
HomeTrust Mortgage Corp.
1933 N Meacham Rd Suite 125
Schaumburg, IL 60173

POWER OF ATTORNEY

A/K/A NIMMI T. PANIKULAM
I, Nimmi Cleve of Chicago, Illinois, (Grantor) hereby appoint Scott Cleve
as my agent to exercise the powers described in this instrument in my name and on my behalf.

My agent is authorized to represent my interests at the real estate closing to be held on
May 2, 2003, in connection with the home loan of real estate located at 1733 W. Irving Park,
Chicago, Illinois 60613 as legally described as follows:

Permanent Index No.: _____

My agent is authorized to sign on my behalf mortgage, note and other documents from
HomeTrust Mortgage Corporation and such closing statements, settlement statements, title
insurance forms and other documents necessary to complete the closing on said property.

This power of attorney shall become effective on MAY 2, 2003 and shall terminate upon the
completion of the closing on the property located at 1733 W. Irving Park, Chicago, Illinois 60613

I have executed this instrument on April 30, 2003

Nimmi Cleve
Signature of grantor, _____ A/K/A NIMMI T. PANIKULAM

The foregoing instrument was acknowledged before me this 30th day of April
2003 by Nimmi Cleve who is personally known to me to be the same person
whose name is subscribed to the foregoing instrument.

OFFICIAL SEAL
Barbara J. Miller
Notary Public, State of Illinois
My Commission Expires June 9, 2006

Barbara J. Miller
Notary Public

Joseph J. Pettigrew
Witness

METROPOLITAN TITLE CO. 03039901

2/1/03

UNOFFICIAL COPY

Legal Description

Land in the CITY of CHICAGO, COOK, ILLINOIS, described as follows:

UNIT 310 IN THE POST CARD CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:

PARCEL A: LOTS 1 THROUGH 10, BOTH INCLUSIVE, IN BLOCK 2 IN BUECHNER'S SUBDIVISION OF BLOCK 2 IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 THEREOF), ALL IN COOK COUNTY, ILLINOIS;
PARCEL B: THE WESTERLY 35 FEET OF LOT 44 IN THE SUBDIVISION OF BLOCK 2, IN H.C. BUECHNER'S SUBDIVISION OF BLOCK 2, IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 AND THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 AND THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTHEAST 1/4) IN COOK, COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED AS EXHIBIT(A) TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 96948549; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS AMENDED FROM TIME TO TIME, IN COOK, COUNTY, ILLINOIS.

PIN(S): 14-19-205-040-1017

Commonly Known As: 1733 WEST IRVING PARK #310