Whereas: Jeffrey E. Kroning and Margaret Kroning whose mortgage is dated November 15,2002 recorded in the Recorder's Office of Cook County, Illinois as document 0021362198 to Heritage Community Bank, with certain premises in Cook County, Illinois described as:

(See attached) 31-12-208-001-0000 2424 Hawthorne Lane, Flossmoor, IL 60422

to secure a note for \$75,000.00 interest payable as therein provided; and said note secured by the second mortgage is held by **Heritage Community Bank** who desires to subordinate the lien of the mortgage records as document **0021362198**.

Now THEREFORE for good and valuable consideration in hand paid, the Heritage Community Bank does covenant and agree with **Professional Mortgage Partners**, Inc that the lien upon the premises shall be a second lien upon the premises subordinate to the lien of **Professional Mortgage Partners**, Inc which may not exceed \$280,000.00.

Document No.

Heritage Community Bai 18301 S. 183rd St. Glenwood, IL 60425

Eugene "Gene" Moore Fee: \$46.00 Cook County Recorder of Deeds Date: 06/16/2003 10:53 AM Pg: 1 of 2

This 1st of May ,2003 State of Illin as County of Cook

I, the undersign d 1 NOTARY PUBLIC in and for said county in the State aforesaid, do hereby certify, that William 1 E. Hetler, SR. Vice President who, is personally known to me to be the same person whos; a are subscribed to the foregoing instrument appeared before me this day in person and acknowledge d that he signed sealed and delivered the said instrument as his free voluntary act for the unest and purposes therein set forth. GIVEN under my hand and Notarial Seal the 1st of May, 2003.

My Commission expires

Notary Public Document prepared by

9101 W. 159th St. Orland H...'s, IL 60477

OFFICIAL SEAL RENEE J LARCHER

BOX 15



TICOR TITLE INSURANCE COMPANY

ORDER NUMBER: 2000 000516360 OC STREET ADDRESS: 2424 HAWTHORNE LANE CITY: FLOSSMOOR COUNTY: COOK COUNTY TAX NUMBER: 31-12-208-001-0000

LEGAL DESCRIPTION:

THE WEST 220 FEET OF THE NORTH 100 FEET OF BLOCK 6 IN THE RESUBJIVISION OF THE NORTH 51 ACRES OF THAT PART OF THE NORTHEAST 1/4 OF SECTION 12 TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE RIGHT OF WAY OF THE ILLINOIS CENTRAL RAILROAD, IN COOK COUNTY, ILLINOIS

prepared by I mail to:
Heritage Cemm. Ponce
18301 5 1834 &
Collection of U 40425