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Eugene "Gene" Moore Fee: \$46.00  
Cook County Recorder of Deeds  
Date: 08/07/2003 02:37 PM Pg: 1 of 2

Prepared by & Mail to:  
KEN KORANDA  
1823 Centre Point Circle  
P O Box 3142  
Naperville, IL 60566-7142  
Attn: Anne Prazak

LOAN 760441645

## SUBORDINATION OF MORTGAGE OR TRUST DEED

ATS 20126

This Subordination Agreement (the "Agreement") is made and entered into this 30<sup>TH</sup> day of MAY, 2003, by and among UNITED SECURITY MORTGAGE (the "Lender"), and Mid America Bank, fsb ("Subordinating Party") and JANINA SAPALSKA AND LUKASZ SAPALSKI, (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 \$22,800.00 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 JULY 27, 2002, and recorded in the office of the Recorder of Deeds of COOK County, Illinois on SEPTEMBER 13, 2002 as Document No. 0021009198 for certain premises located in COCK County, Illinois, (Property) described as follows: 0321929273

LOT 37 IN BLOCK 5 IN FOREST VIEW GARDENS IN THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PIN 12 36 424 001 PROPERTY ADDRESS: 1645 N 76<sup>TH</sup> AVE., ELMWOOD PARK, IL 60707

WHEREAS, the Borrowers are or will be indebted to UNITED SECURITY MORTGAGE. ("Lender") by reason of a note in the amount of \$226,000.00 with interest payable as therein provided; and, in order to secure said note, the Borrowers have or will sign a Mortgage/Trust Deed in favor of the Lender dated and recorded in the office of the Recorder of Deeds of \_\_\_\_\_ County, Illinois on \_\_\_\_\_ as Document No. \_\_\_\_\_ for the above described Property;

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;

NOW THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid, and such other good and valuable consideration, the receipt and sufficiently of which is hereby mutually acknowledged, the Borrowers, 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 a 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 30<sup>TH</sup> day of MAY, 2003.

BORROWERS:

\_\_\_\_\_  
JANINA SAPALSKA  
  
\_\_\_\_\_  
LUKASZ SAPALSKI

SUBORDINATING PARTY:

By:   
\_\_\_\_\_  
Vice President  
Attest:   
\_\_\_\_\_  
Assistant Secretary

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STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )

I, the undersigned, do hereby certify that JANINA SAPALSKA AND LUKASZ SAPALSKI, personally known to be to the same persons 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 7<sup>th</sup> day of June, 2003.

Ivona Niedzielak  
NOTARY PUBLIC



STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )

I, the undersigned, do hereby certify that Ann Die, personally known to me to be Vice President of Mid America Bank, a corporation, and Kelly Collins, 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 are subscribed to the foregoing Subordination Agreement, appeared before me this day in person and severally acknowledged that as such Vice President and Assistant Secretary they signed and delivered the foregoing Subordination Agreement and caused this corporate seal of Mid America Bank 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 30<sup>th</sup> day of MAY, 2003.

Anne Prazak  
NOTARY PUBLIC

