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THIS DOCUMENT PREPARED BY:

Oak Brook Bank  
1400 West Sixteenth Street  
Oak Brook, Illinois 60521

Eugene "Gene" Moore Fee: \$28.00  
Cook County Recorder of Deeds  
Date: 08/12/2003 01:41 PM Pg: 1 of 3

BORROWER(S) RANDALL D. FISHER AND SUSAN H. FISHER

**SUBORDINATION AGREEMENT**

THIS AGREEMENT is entered into this 1ST of JULY, 2003 by VIRTUAL BANK MORTGAGE, A DIVISION OF LYDIAN PRIVATE BANK, IT'S SUCCESSORS AND/OR ASSIGNS AND OAK BROOK BANK ("LIENHOLDER").

**RECITALS**

LIENHOLDER holds a mortgage dated JUNE 23, 2001 in the original principal amount of \$50,000 and a modification of mortgage dated JANUARY 25, 2003 increasing the original principal amount to \$100,000 which mortgage was granted to LIENHOLDER by RANDALL D. FISHER AND SUSAN H. FISHER, ("GRANTOR") and filed of record in the OFFICE OF THE RECORDER COUNTY OF COOK, STATE OF ILLINOIS on JULY 3, 2001 AS DOCUMENT NO. 0010586358 and on FEBRUARY 5, 2003 AS DOCUMENT NO. 0030175427.

**PROPERTY LEGAL DESCRIPTION:**

**LOT 24 IN BLOCK 4 IN STRAWBERRY HILL SUBDIVISION OF THE NORTHWEST ¼ OF SECTION 12, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**PIN #04-12-200-028 VOLUME NO. 0097.**

**COMMONLY KNOWN AS: 1056 EDGEBROOK LANE, GLENCOE, IL 60022.**

VIRTUAL BANK MORTGAGE, A DIVISION OF LYDIAN PRIVATE BANK, IT'S SUCCESSORS AND/OR ASSIGNS intends to extend a mortgage to BORROWER in the principal amount not to exceed \$220,000 and will provide the said mortgage secured by the PROPERTY if LIENHOLDER subordinates its mortgage to the new mortgage of VIRTUAL BANK MORTGAGE, A DIVISION OF LYDIAN PRIVATE BANK, IT'S SUCCESSORS AND/OR ASSIGNS.

**NOW THEREFORE**, in consideration of the covenants contained herein, the parties

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agree as follows:

1. **SUBORDINATION:** LIENHOLDER agrees to and hereby does subordinate its mortgage lien in the PROPERTY to the new Mortgage lien to be filed by, VIRTUAL BANK MORTGAGE, A DIVISION OF LYDIAN PRIVATE BANK, IT'S SUCCESSORS AND/OR ASSIGNS in an principal amount not to exceed \$220,000.

2. **EFFECT:** LIENHOLDER'S mortgage lien shall in no way be impaired or affected by this AGREEMENT except that the LIENHOLDER'S mortgage shall stand JUNIOR AND SUBORDINATE to the new Mortgage of VIRTUAL BANK MORTGAGE, A DIVISION OF LYDIAN PRIVATE BANK, IT'S SUCCESSORS AND/OR ASSIGNS in the same manner and to the same extent as if the Mortgage of VIRTUAL BANK MORTGAGE, A DIVISION OF LYDIAN PRIVATE BANK, IT'S SUCCESSORS AND/OR ASSIGNS had been filed prior to the execution and recording of the LIENHOLDER'S mortgage.

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IN WITNESS WHEREOF, the LIENHOLDER has executed this SUBORDINATION AGREEMENT on the date and year first above written.

OAK BROOK BANK

BY:

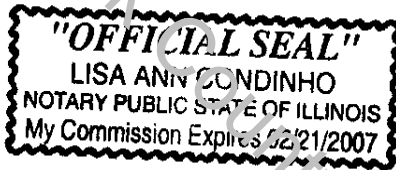
Paul J. Leake  
PAUL J. LEAKE  
VP CONSUMER LENDING

ATTEST:

Sarah Lehman

### ACKNOWLEDGMENT

STATE OF Illinois  
COUNTY OF DuPage



On this 1<sup>ST</sup> day of JULY, 2003 before me a notary public in and for the above county and state, appeared PAUL J. LEAKE, who stated that he/she is the VP OF CONSUMER LENDING of OAK BROOK BANK and acknowledges that he/she signed and delivered this instrument as a free and voluntary act and the free and voluntary act of the Corporation.

Lisa Ann Condinho  
Notary Public