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Doc#: 0326108000
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 09/18/2003 07:17 AM Pg: 1 of 3

Property of Cook County Clerk's Office

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SUBORDINATION AGREEMENT

WHEREAS ROBERT W. KOBESAK by a Mortgage (the "CHARTER ONE BANK MORTGAGE") dated _____ and recorded on _____ in the Recorders Office of COOK County, Illinois as Document number _____ did convey unto CHARTER ONE BANK certain premises in COOK County, Illinois described as:

SEE EXHIBIT "A"

to secure a note for SEVENTY FOUR THOUSAND AND 00/100 (\$74,000.00) U. S. DOLLARS with interest payable as therein provided: and

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of:

A MORTGAGE DATED AUGUST 23, 2001 AND RECORDED OCTOBER 02, 2001 AS DOCUMENT NUMBER 0010916215 (the "First Midwest Bank Mortgage")

but is willing to subject and subordinate its right, interest and claim to the lien of above mentioned Mortgage.

NOW THEREFORE, the undersigned in consideration of the premises and of the sum of **ONE DOLLAR (\$1.00)** paid to the undersigned, receipt of which is hereby acknowledged, does hereby covenant and agree with CHARTER ONE BANK that the right, interest and claim of the undersigned under the First Midwest Bank Mortgage is and shall be and remain at all times subject and subordinate to the lien of the CHARTER ONE BANK Mortgage as aforesaid for all advances made or to be made under the provisions of said mortgage or on the notes secured thereby and for all other provision of said mortgage or on the notes secured thereby and for all

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purposes specified therein, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of State of Illinois.

WITNESS the hand and seal of the undersigned the 8th day of August A.D. 2003.

FIRST MIDWEST BANK
300 PARK BOULEVARD, SUITE 400
ITASCA, ILLINOIS 60143

Conni Norman
BY: CONNI NORMAN
ITS: Vice President

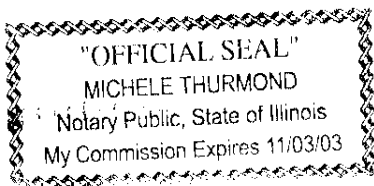
Jeanne Zajac
BY: JEANNE ZAJAC
ITS: Loan Operations Officer

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that CONNI NORMAN and JEANNE ZAJAC who are/is personally known to me to be the same person(s) whose name(s) are/is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this 8th day of August A.D. 20 03.

Michele Thurmond Notary Public

THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK
300 NORTH HUNT CLUB ROAD
GURNEE, ILLINOIS 60031



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EXHIBIT "A"

D. LEGAL DESCRIPTION:

UNIT NUMBER PH 11-"S" IN THE TOWERS CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PARCEL 1:

THE SOUTHWEST 1/4 OF LOT 2 (EXCEPT THAT PART THEREOF, TAKEN OR USED FOR ALLEY) IN BRONSON'S ADDITION TO CHICAGO, IN THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 2:

LOTS 2 AND 3 (EXCEPT THAT PART OF SAID LOTS, TAKEN OR USED FOR ALLEY) IN THE SUBDIVISION OF LOT 1, IN BRONSON'S ADDITION TO CHICAGO, IN THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 3:

LOT 6 IN THE SUBDIVISION OF THE WEST 1/2 OF LOTS 4, 5 AND 6 IN THE SUBDIVISION OF LOT 1 IN BRONSON'S ADDITION TO CHICAGO IN SECTION 4, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 25169127, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS

PARCEL 4: THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE NUMBER 30, A LIMITED COMMON ELEMENT, AS DELINEATED ON THE SURVEY

Pin # 17-04-224-047-1097

Cook County Clerk's Office