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Doc#: 0327604196
Eugene "Gene" Moore Fee: \$26.00
Cook County Recorder of Deeds
Date: 10/03/2003 03:13 PM Pg: 1 of 2

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STEIN 324313

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SUBORDINATION OF MORTGAGE OR TRUST DEED

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This Subordination Agreement (the "Agreement") is made and entered into this 6TH day of SEPTEMBER 2003 by and among MidAmerica Bank, fsb., (the "Lender"), MIDAMERICA BANK (the "Subordinating Party") and KIRK POCHOCKI, AND COLLEEN A POCHOCKI, HUSBAND AND WIFE (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 \$35,000.00 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 FEBRUARY 15, 2003 and recorded in the office of the Recorder of Deeds of COOK County, Illinois on MARCH 19, 2003 as document No. for certain premises located in COOK County, Illinois, ("Property") described as follows:

PARCEL 1: LOT 1 IN BLOCK 2 IN SMALL'S ADDITION TO LAGRANGE, BEING A SUBDIVISION OF THAT PART OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF FIFTH AVENUE AS SHOWN BY THE PLAT THEREOF AS MODIFIED BY THE PLAT RECORDED SEPTEMBER 9, 1987 AS DOCUMENT 258619
PARCEL 2: ALSO LOT "A" IN A.H. KEMMAN'S SUBDIVISION IN LAGRANGE IN SECTION 33, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT RECORDED DECEMBER 7, 1897 AS DOCUMENT 262397 BOOK 74 OF PLATS, PAGE 47, ALL IN COOK COUNTY, ILLINOIS

STEWART TITLE OF ILLINOIS
100 N. LAUREL STREET, SUITE 100
CHICAGO, IL 60602

P.I.N. 1533305014 & 015-0000

PROPERTY: 646 N ASHLAND AVENUE, LA GRANGE PARK, IL 60526

WHEREAS, the Borrowers are or will be indebted to MidAmerica Bank, fsb ("Lender") by reason of a NOTE in the amount of \$288,000.00 with interest payable as therein provided; and, in order to secure said NOTE, the Borrowers have or will execute a Mortgage/Trust Deed in favor of the Lender dated SEPTEMBER 6, 2003 and recorded in the office of the Recorder of Deeds of COOK County, Illinois on as Document No. 0327604196 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;



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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 as 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 6TH day of SEPTEMBER, 2003

BORROWERS:

[Signature]
KIRK POCHOCKI
[Signature]
COLLEEN A POCHOCKI

SUBORDINATING PARTY:

By: [Signature]
Attest: [Signature]

STATE OF ILLINOIS)
) SS
COUNTY OF Cook)

I, the undersigned do hereby certify that Kirk Pochocki and Colleen A Pochocki personally known to me to be 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 6th day SEPTEMBER, 2003.

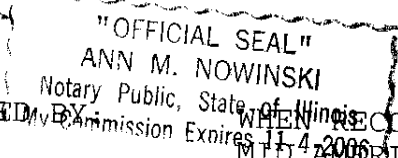
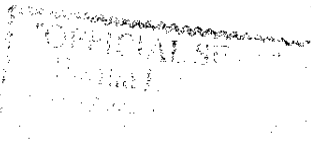
[Signature]
NOTARY PUBLIC

STATE OF ILLINOIS)
) SS
COUNTY OF DUPAGE)

I, THE UNDERSIGNED do hereby certify that, KAREN MENZA personally known to me to be the ASSISTANT VICE PRESIDENT of MID AMERICA BANK, FSB a CORPORATION, and MARILYN GROSS 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 who are subscribed to the foregoing Subordination Agreement, appeared before me this day in person and severally acknowledged that as such ASSISTANT VICE PRESIDENT and they signed and delivered the foregoing Subordination Agreement and caused this corporate seal of MID AMERICA BANK, FSB 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 6TH day, SEPTEMBER, 2003

[Signature]
NOTARY PUBLIC



THIS INSTRUMENT WAS PREPARED BY
KENNETH KORANDA
1823 CENTRE POINT CIRCLE
P. O. BOX 3142
NAPERVILLE, IL 60566-7142

WHEN RECORDED RETURN TO:
MID AMERICA BANK, FSB.
1823 CENTRE POINT CIRCLE
P. O. BOX 3142
NAPERVILLE, IL 60566-7142