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LOST DOCUMENT AFFIDAVIT



STATE OF ILLINOIS)
)
COUNTY OF COOK) SS.
03-35795

Doc#: 0328045227
Eugene "Gene" Moore Fee: \$36.00
Cook County Recorder of Deeds
Date: 10/07/2003 03:06 PM Pg: 1 of 7

The undersigned affiant, being first duly sworn, on oath s...

That affiant is and was at all times relevant hereto the Recording Administrator of Brokers Title Insurance Company;

That an original Subordination Agreement ("Document") bearing the date of March 13, 2003 and made between MB Financial Bank, N.A. and Falos Bank & Trust Company, was executed and to be recorded in connection with an escrow transaction at Brokers Title Insurance Company;

That the whereat outs of the original Document are unknown;

That the attached copy of the Document is a true and correct copy of the original;

That this Affidavit is given to provide notice of the Document.

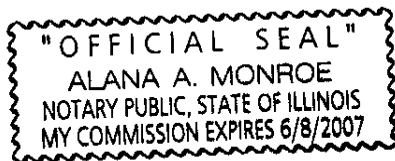
Affiant further states: NONE

Brokers Title Insurance Company

George Calderon
By: George Calderon

Subscribed and sworn before me this 23rd day of September, 20 03

Alana A. Monroe
Notary Public



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03-35795 BTIC

SUBORDINATION AGREEMENT

Agreement made this 13TH day of MARCH, 2003, by and among MB Financial Bank N.A., FORMERLY KNOWN AS THE MID-CITY NATIONAL BANK OF CHICAGO ("Existing Mortgagee"), SUSAN M. LESNIAK (collectively "Owners"), and PALOS BANK & TRUST ("New Mortgagee").

WITNESSETH:

WHEREAS, the Owner owns the entire fee title to certain real property and improvements thereon known as, 15955 S. 90TH AVE., more particularly described in Exhibit A attached hereto, if necessary, ("Real Estate"); and

WHEREAS, Existing Mortgagee is a mortgagee pursuant to the terms of a Mortgage ("Existing Mortgage") between Owner and Mortgagee dated APRIL 19, 2001, and recorded on 27TH day of APRIL, 2001 as Document Number 0010349996 in the office of the COOK County Recorder of Deeds (the "Trust Deed"); and

WHEREAS, New Mortgagee has issued its commitment letter to Owner subject to the terms and conditions of which it will lend to Owner the sum of TWO HUNDRED & FORTY THOUSAND dollars (\$240,000.00) to be secured by a mortgage on the Real Estate ("New Mortgage"), a copy of which has been supplied to Existing Mortgagee, but is unwilling to make the loan or accept the security described unless this Agreement has first been executed and delivered; and

WHEREAS, Existing Mortgagee has agreed to subordinate the Existing Mortgage to the lien of the New Mortgage in a manner satisfactory to Existing Mortgagee.

NOW, THEREFORE, in consideration of the premises, the mutual covenants contained herein, and other good and valuable consideration, receipt of which is hereby acknowledged, the parties hereto agree as follows:

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1. New Mortgagee and Owner hereby certify as of the date hereof that their status is as aforesaid; that the New Mortgage is in full force and effect and has not been modified, altered or amended from the form supplied to Existing Mortgagee as aforesaid; and that no default exists on the part of the Owner under the New Mortgage or the Note it secures.

2. Neither the Owner nor the New Mortgagee will, without the prior written consent of the Existing Mortgagee, amend, modify, or supplement the New Mortgage or the Note it secures or any extensions or renewals thereof, except as to changes in the interest rate.

3. Except as expressly provided herein, the Existing Mortgage is and shall be subject, subordinate and inferior in all respects to the New Mortgage with the same force and effect as if the New Mortgage had been executed, delivered and recorded prior to the execution, delivery and recordation of the Existing Mortgage.

4. Without limitations of the forgoing:

(a) The Owner further agrees that from and after the date hereof, Owner shall deliver to Existing Mortgagee or its successors or assigns a copy of any notice of default given by New Mortgage to Owner under the New Mortgage at the same time such notice or statement is delivered to the Owner.

(b) The New Mortgagee further agrees that in the event of any act or omission by Owner under the New Mortgage (as modified hereby) which would give New Mortgagee the right to accelerate the Note secured by the New Mortgage or to foreclose on the Real Estate, New Mortgagee will not exercise any such right until it has given written notice of such act or omission to Existing Mortgagee or its successors or assigns.

5. No modification, amendment, waiver or release of any provision of this Agreement, or of any right, obligation, claim or cause of action arising hereunder shall be valid or binding for any purpose whatsoever unless in writing and duly executed by the party against whom the same is sought to be asserted. The new mortgage is dated _____ and recorded on _____ in the Office of the Recorder of COOK County, ILLINOIS as Document No.:

6. All notices, demands and requests given or required to be given hereunder shall be in writing. All such notices, demands and requests by Owner and New Mortgagee to Existing Mortgagee shall be deemed to have been properly given if served in person or if sent by United States registered or certified mail, postage prepaid, addressed to Existing Mortgagee at:

MB Financial Bank N.A.
Attn: Loan Servicing
2965 N. Milwaukee Ave
Chicago, IL 60618

or to such other address as Existing Mortgagee may from time to time designate by written notice to Owner and New Mortgagee given as herein required.

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7. This Agreement shall inure to the benefit of and by binding on the parties hereto and their respective successors and assigns.

8. This Agreement shall be governed by the laws of the State of Illinois.

IN WITNESS WHEREOF, Existing Mortgagee, New Mortgagee, and Owner have respectively executed this Agreement as of the day and year first above written.

EXISTING MORTGAGEE:
MB FINANCIAL BANK N.A.
FORMERLY KNOWN AS MID-CITY
NATIONAL BANK OF CHICAGO

NEW MORTGAGEE:
PALOS BANK & TRUST

By: *Rick Forst*
RICK FORST, Vice President

By: _____
(Name) (Title)

Attest: *Richard Simaga*
RICHARD SIMAGA, Authorized Signer

By: _____

(Name) (Title)

OWNER: X *Susan M. Lesniak*
SUSAN M. LESNIAK

X _____

Property Address:
15955 S.90TH AVE
ORLAND HILLS, IL 60477

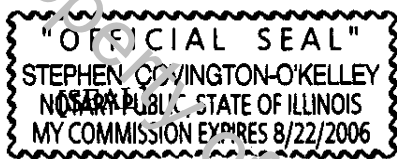
Property Index Number:
27-22-208-002

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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I the undersigned, a Notary Public, in and for the County, in the State aforesaid, DO HEREBY CERTIFY, that SUSAN M. LESNIAK, personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the same instrument as her 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 official seal, this 24th day of MARCH, 2003.



[Signature]
Notary Public

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I the undersigned, a Notary Public, in and for the County, in the State aforesaid, DO HEREBY CERTIFY, that _____ personally known to me to be the _____ of PALOS BANK & TRUST, and _____ of said corporation and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such _____ and _____, they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

Given under my hand and official seal, this _____ day of _____, 20____.

Notary Public

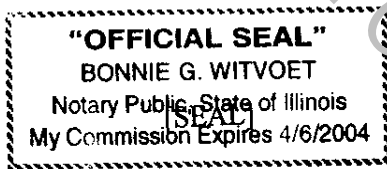
[SEAL]

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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I the undersigned, a Notary Public, in and for the County, in the State aforesaid, DO HEREBY CERTIFY, that RICK FURST personally known to me to be the Vice President of MB Financial Bank N.A, formerly know as the Mid-City National Bank of Chicago and RICHARD SIMAGA personally known to me to be the Authorized Signer of said corporation and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Vice President and Authorized Signer, they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

Given under my hand and official seal, this 13TH day of MARCH, 2003.



Bonnie G. Witvoet

BONNIE G. WITVOET, Notary Public

This instrument prepared by/mailed
MB Financial Bank N.A.
2965 N. Milwaukee Ave
Chicago, IL 60618

ManBankSub
2/2001

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Property Description

LOT 2 IN CHRISTIAN HILLS, A SUBDIVISION OF THE EAST 20 ACRES OF THE NORTH WEST 1/4 OF THE NORTH EAST 1/4 SECTION 22, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPTING FROM THE EAST 20 ACRES OF THE NORTH 63.0 FEET THEREOF) IN COOK COUNTY, ILLINOIS.

PIN # 27-22-208-002-0000

CKA: 15955 SOUTH 93TH AVENUE, PALOS HILLS, ILLINOIS

Property of Cook County Clerk's Office