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Doc#: 0333602362
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 12/02/2003 05:07 PM Pg: 1 of 3

SUBORDINATION AGREEMENT

WHEREAS JOHN H. KOSMALA and SOPHIE B. KOSMALA by a Mortgage (the "WASHINGTON MUTUAL BANK, FA MORTGAGE") dated 8/28/03 and recorded on 10/14/03 in the Recorders Office of COOK County, Illinois as Document number 0328922040 did convey unto WASHINGTON MUTUAL BANK, FA certain premises in COOK County, Illinois described as:

ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE COUNTY OF COOK AND STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS LOT 28 IN THE FIFTH ADDITION TO LINE CREST MANOR, BEING A SUBDIVISION OF PART OF A SUBSECTION OF PART OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 26, 1959, AS DOCUMENT NO. 17492091, CORRECTED ON APRIL 20, 1959, AS DOCUMENT NO. 17512692, IN COOK COUNTY, ILLINOIS

to secure a note for Fifty Eight Thousand One Hundred Sixty Two and 00/100(\$58,162.00) 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 JULY 13, 2002 AND RECORDED AUGUST 5, 2002 AS DOCUMENT NUMBER 0020851636 (the "First Midwest Bank Mortgage")

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

S
P
S
N
K.

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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 Washington Mutual Bank, FA 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 Washington Mutual Bank, FA 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 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 25th day of September A.D. 2003.

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

Conni Norman
BY: CONNI NORMAN
ITS: Vice President

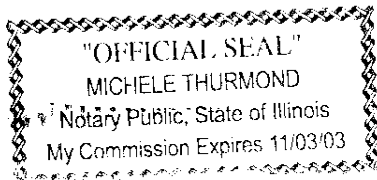
Jeanne Zajac
BY: JEANNE ZAJAC
ITS: Loan Operations Officer

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 25th day of September A.D. 2003.

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"

Legal Description

All that certain parcel of land situate in the County of Cook and State of Illinois, being known and designated as Lot 28 in the Fifth Addition to Line Crest Manor, being a Subdivision of part of a Subsection of part of the Southeast Quarter of Section 22, Township 37 North, Range 13, East of the Third Principal Meridian, according to the plat thereof recorded March 26, 1959, as Document No. 17492091, corrected on April 20, 1959, as Document no. 17512692, in Cook County, Illinois.

Tax ID: 24-22-424-015-0000

Property of Cook County Clerk's Office