

Doc#: 0409704213  
Eugene "Gene" Moore Fee: \$46.00  
Cook County Recorder of Deeds  
Date: 04/06/2004 11:16 AM Pg: 1 of 2

SUBORDINATION OF MORTGAGE

In consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, Charter One Bank N.A., formerly known as Charter One Bank, F.S.B., whose address is 1215 Superior Ave., Cleveland, OH 44114, being the mortgagee under the following mortgage ("Subordinate Mortgage"):

Mortgage in the original amount of Fourteen Thousand Four Hundred and no /100 Dollars \$14,400.00, dated August 8, 2003 executed by Aleksandr Gorbikov and Irina Gorbikov recorded on September 17, 2003, in Document No. 0326008094 in the State of Illinois upon the following described premises.

And commonly known as 1094 Creekside Court, Wheeling IL.

Does hereby waive and subordinate the priority and operation of the Subordinate Mortgage upon the therein described premises to the following described mortgage ("New Mortgage"):

Mortgage to be executed by Aleksandr Gorbikov and Irina Gorbikov as borrower, to National City Mortgage Company dba Accubanc Mortgage as Lender, securing a total indebtedness not to exceed One Hundred Fifty One Thousand and no /100 Dollars (\$151,000.00) upon the above described property.

In order that the lien of the Subordinate Mortgage be taken as junior and inferior to the lien of the New Mortgage without otherwise affecting the lien of the Subordinate Mortgage.

This Agreement shall be governed by and construed in accordance with the laws of the State of Illinois applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their respective successors, designees and assigns.

IN WITNESS WHEREOF, Charter One Bank, N.A. formerly Charter One Bank, F.S.B. has hereunto caused this subordination to be executed this 16th day of March, 2004.

SIGNED IN THE PRESENCE OF: CHARTER ONE BANK, N.A., FORMERLY CHARTER ONE BANK F.S.B.

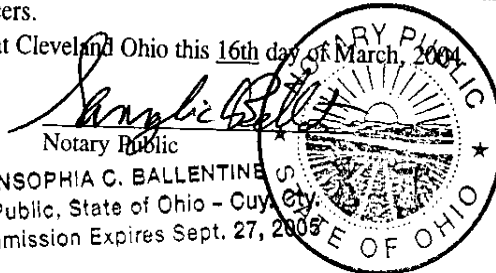
*Orange Shelton*  
Orange Shelton

By: *Donald Oleszczuk*  
Donald Oleszczuk Assistant Secretary

STATE OF OHIO ) ss.  
COUNTY OF CUYAHOGA )

SWORN TO BEFORE ME, a Notary Public, in and for said County and State, personally appeared Donald Oleszczuk, Assistant Secretary of Charter One Bank N.A., formerly Charter One Bank, F.S.B., who acknowledged that they did sign the foregoing instrument as its duly authorized officers, and that the same is the free act and deed of said corporation and the free act and deed of them personally and as said officers.

WITNESS my signature and notarial seal at Cleveland Ohio this 16th day of March, 2004



This Instrument Prepared by and Return to:  
Prepared by: O. Shelton  
CHARTER ONE BANK, N.A.  
75 Erievue Plaza, 3rd Floor-EV3391  
Cleveland, OH 44114-3279

SANSOPHIA C. BALLENTINE  
Notary Public, State of Ohio - Cuyahoga County  
My Commission Expires Sept. 27, 2008

STEWART TITLE OF ILLINOIS  
2 NORTH LASALLE STREET, SUITE 1920  
CHICAGO, IL 60602

367393

218

**UNOFFICIAL COPY**

ALTA COMMITMENT  
Schedule A - Legal Description  
File Number: TM137114  
Assoc. File No: IN5104

**STEWART TITLE**

**GUARANTY COMPANY**  
HEREIN CALLED THE COMPANY

**COMMITMENT - LEGAL DESCRIPTION**

Parcel 1: Unit 13-2-B-L together with its undivided percentage interest in the common elements in Lake of Winds Estates Homes Condominium, as delineated and defined in the Declaration recorded as document number 23978498, as amended from time to time, in Section 16, Township 42 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel 2: Easement for ingress and egress appurtenant to and for the use and benefit of Parcel 1 as set forth in declaration 22672747, as amended, in Cook County, Illinois.

Property of Cook County Clerk's Office

**STEWART TITLE GUARANTY  
COMPANY**