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REAL ESTATE MORTGAGE
SUBORDINATION AGREEMENT

ACCOUNT # 4746584839005497

In consideration of Lender's granting any extension of credit or other financial accommodation to Mortgagor, to Mortgagor and another, or to another guaranteed or endorsed by Mortgagor, and other good and valuable consideration, the receipt of which is hereby acknowledged. Associated Bank ("Mortgagee") hereby subordinates to WELLS FARGO HOME MORTGAGE ("Lender") its successors and/or assigns in the manner

WELLS FARGO



Doc#: 0429547166
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 10/21/2004 10:50 AM Pg: 1 of 3

Recording requested by: LSI
When recorded return to:
Custom Recording Solutions
2550 N. Redhill Ave.
Santa Ana, CA. 92705
800-756-3524 ext. 5011

757601

APN: 08-10-300-081

and to the extent described in Section 2 the interests, rights and title in the real estate described in Section 1 together with all privileges, hereditaments, easements, and appurtenances, all rents, leases, issues, and profits, all awards and payments made as a result of the exercise of the right of eminent domain, and all existing and future improvements and fixtures, if any, ("the Property") granted Mortgagee by a mortgage from DENNIS KAPKA AND VERA KAPKA ("Mortgagor" whether one or more) to Mortgagee dated OCTOBER 10, 2003 and recorded in the office of the Register of Deeds of COOK County, ILLINOIS on JANUARY 29, 2004 as Document No. 0402918010, and any future advances thereafter.

1. DESCRIPTION OF THE PROPERTY. (a) Unless specifically described in (b) below, the description of the Property is the same as the description of property contained in the mortgage from Mortgagor to Mortgagee described above, which description is incorporated in this Agreement by reference with the same force and effect as if repeated at length in this Agreement.

(b) The Property is specifically described on the attached sheet(s). Tax Key #08-10-300-081. 208 E. FOSTER STREET, ARLINGTON HEIGHTS IL 60005 Exhibit "A"

2. SUBORDINATION LIMITED. Mortgagee's right, title and interest in the Property as against any person other than Lender is expressly reserved and not affected by this Agreement. As between Mortgagee and Lender, Mortgagee agrees:

(a) Superior Obligations. The priorities granted Lender by this Agreement are limited to and shall not exceed the obligations listed below, provided the same are in fact secured by a mortgage on the Property from Mortgagor to Lender ("Obligations"):

(1) The following Note(s): *Dated 3/31/04*
Recorded 4/22/04 INSTR. # 0411304107

Note #1 dated March 31, 2004, to a maximum loan amount of \$185,871.00 plus interest, from DENNIS AND VERA KAPKA to Lender.

Note #2 dated N/A, 19-, in the Sum of N/A, plus interest, from - to Lender and any renewals, extensions or modifications thereof, but not increases thereof.

(2) The sum of \$ N/A, plus interest.

(3) All present and future credit extended by Lender to Mortgagor, to Mortgagor and another, or to another guaranteed or endorsed by Mortgagor.

Batch 1 of 4

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(b) Priority. Mortgagee agrees that the lien of the mortgage securing the Obligations shall be prior to the lien of the mortgage from Mortgagor to Mortgagee described above to the extent and with the effect described in Subsection (c).

(c) Division of Proceeds. To the extent Mortgagee is entitled to them by virtue of its mortgage, all awards and payments made as a result of the exercise of the right of eminent domain against the Property, or any part, all rents, income or profits, all compensation received for the taking of the Property, or any part, by condemnation proceedings, all compensation received as damages for injury to the Property, or any part, all proceeds from insurance on improvements to the Property, and all proceeds occurring as a result of foreclosure against the Property by action or advertisement, including a deed given in lieu of foreclosure, shall, as between Mortgagee and Lender, be paid, distributed or otherwise dealt with in the manner and to the extent required by the terms and conditions of the mortgage securing the Obligations ("Payments"), notwithstanding terms and conditions to the contrary contained in the mortgage from Mortgagor to Mortgagee described above, until the Obligations are paid in full or Lender's mortgage is satisfied. If any Payments are received by Mortgagee before the Obligations are paid in full or Lender's mortgage is satisfied, Mortgagee shall deliver the payments to Lender for application to the Obligations, endorsed or assigned, if necessary, to effect transfer to Lender. Payments made or received after satisfaction of Lender's mortgage or payment in full of the Obligations shall be paid, distributed or otherwise dealt with as though this Agreement did not exist.

(d) PROTECTIVE ADVANCES. If Mortgagor fails to perform any of Mortgagor's duties set forth in the mortgage between Mortgagor and Mortgagee described above or in the mortgage securing the Obligations, and if Mortgagee or Lender perform such duties or cause them to be performed, including paying any amount so required ("Protective Advance"), said Protective Advances shall be added to the Obligations if paid by lender or, if paid by Mortgagee and secured by the mortgage between Mortgagee and Mortgagor described above, given the priority accorded Protective Advances as though this Agreement did not exist.

This Agreement benefits Lender, its heirs, personal representatives, successors and assigns, and binds Mortgagee and its heirs, personal representatives, and successors and assigns, and is not intended to benefit any other person or entity.


Signed and Sealed this 01 day of JUNE, 2004
ASSOCIATED BANK

 (SEAL)
SANDRA J. GREGG, SUPERVISOR, CONTRACT SERVICES

**NOTARY PUBLIC
STATE OF WISCONSIN
AGNES CISEWSKI**

This instrument was drafted by
AGNES M CISEWSKI
ASSOCIATED CONTRACT SERVICING TECHNICIAN
1305 MAIN STREET
STEVENS POINT WI 54481

ACKNOWLEDGEMENT
STATE OF WISCONSIN
SS.
Portage County
This instrument was
acknowledged before me on JUNE
01, 2004
SANDRA J. GREGG SUPERVISOR OF
CONTRACT SERVICES AND
AUTHORIZED AGENT OF ASSOCIATED
BANK


AGNES CISEWSKI
Notary Public Portage County,
WI. My Commission (Expires)
(is) 12-02-2007.

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Legal Description

Exhibit "A"

Loan Number :

Borrower : DENNIS W KAPKA And VERA I
KAPKA

THE FOLLOWING DESCRIBED REAL
ESTATE SITUATED IN COOK COUNTY, ILLINOIS, TO-WIT:

LOT 1 IN VOLLMAN'S SUBDIVISION OF A TRACT OF LAND DESCRIBED AS
FOLLOWS: COMMENCING AT THE SOUTH WEST CORNER OF THE NORTH WEST
1/4 OF THE SOUTH WEST 1/4 OF SECTION 10, TOWNSHIP 41 NORTH,
RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN RUNNING THENCE NORTH 25
DEGREES 02 MINUTES 30 SECONDS EAST 185.2 FEET, THENCE EAST 220.81
FEET, THENCE SOUTH 167.53 FEET MORE OR LESS TO THE SOUTH LINE OF
SAID NORTH WEST 1/4 OF THE SOUTH WEST 1/4, THENCE WEST ALONG SAID
SOUTH LINE 294.81 FEET MORE OR LESS TO THE POINT OF BEGINNING,
IN COOK COUNTY, ILLINOIS.

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