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Mail to:  
HERITAGE TITLE COMPANY  
4405 Three Oaks Road  
Crystal Lake, IL 60014

Doc#: 0502727144  
Eugene "Gene" Moore Fee: \$28.50  
Cook County Recorder of Deeds  
Date: 01/27/2005 02:58 PM Pg: 1 of 2

**FOR RECORDER'S USE ONLY**

## SUBORDINATION OF MORTGAGE

THE SUBORDINATION OF MORTGAGE dated December 29, 2004, is made and executed among Cornerstone National Bank & Trust Company ("Mortgagee/Subordinating Bank"); and National City Mortgage Services Co., Its Successors and/or Assigns ("Lender").

**SUBORDINATED INDEBTEDNESS.** Mortgagee has extended the following described financial accommodation(s) (the "Subordinated Indebtedness") to Salvatore Rizzo and Mary Ellen Rizzo ("Borrower").

A Note in the Sum of \$100,000 dated March 20, 2001 with a Maturity of March 20, 2011, in favor of Cornerstone National Bank and Trust Company ("Mortgagee")

**SUBORDINATED MORTGAGE.** The Subordinated Indebtedness is secured by a mortgage dated March 20, 2001 and recorded April 25, 2001 as document number 0010336634 from Borrower to Mortgagee (the "Subordinated Mortgage") on certain premises in Cook County, Illinois.

**REAL PROPERTY DESCRIPTION.** The Subordinated Mortgage covers the following real property located in Cook County, State of Illinois:

**LOT 74 IN BLOCK 5 CHARLEMAGNE UNIT 1, BEING A SUBDIVISION IN SECTION 30, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

The Real Property or its address is commonly known as 1385 PICARDY LANE, HOFFMAN ESTATES, IL 60067  
The Real Property tax identification number is 02-30-105-002.

**NOW THEREFORE THE PARTIES TO THIS SUBORDINATION STATE THE FOLLOWING:**

**SUBORDINATION.** The Subordinated Mortgage and the Subordinated Indebtedness secured by the Subordinated Mortgage is and shall be subordinated in all respects to the Lender's Lien and the Superior Indebtedness, and it is agreed the Lender's Lien shall be and remain, at all times, prior and superior to the lien of the Subordinated Mortgage. Furthermore, Lender is about to lend to Borrower One Hundred Thirty Seven Thousand Five Hundred Dollars 00/100 (\$137,500.00) to pay the indebtedness of Borrower to Lender (or other first mortgage to be paid off) and to obtain the release of the first mortgage in favor of Lender and in connection therewith, **Borrowers shall give to Lender a Mortgage to secure the loan in the amount of \$137,500.00 and dated within 30 days of January 5, 2005.**

**DEFAULT BY BORROWER.** If Borrower becomes insolvent or bankrupt, this Subordination shall remain in full force and effect.

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**MISCELLANEOUS PROVISIONS.** The following miscellaneous provisions are a part of this Subordination:

**Existing First Mortgage:** If the existing first mortgage in favor of Lender (or other lending institution), as described above, is released in full, then the mortgage in favor of Subordination Bank, shall be and is hereby subjected and subordinated and shall become in all respects subordinate and junior to the lien of the mortgage given by Borrower to Lender as collateral for the loan to pay off the existing first mortgage and to replace it with a mortgage in favor of Lender.

**Principal Increases:** Lender agrees to not increase the principal sum under the mortgage to which the Subordinating Bank hereby subordinates or to make additional advances of principal under the mortgage, without the written consent of Subordinating Bank. Notwithstanding, Subordinating Bank acknowledges that Lender has a right to interest on the unpaid principal balance of the mortgage, penalties for nonpayment thereof, and a right to recover amount expended for payment of real estate taxes, hazard insurance and costs incident to foreclosure and such items are included in this subordination.

**Amendments.** What is written in this Subordination is Mortgagee's entire agreement with Lender concerning the matters covered by this Subordination. To be effective, any change or amendment to this Subordination must be in writing and must be signed by whoever will be bound or obligated by the change or amendment.

**Authority:** The person who signs this Subordination as or on behalf of Mortgagee represents and warrants that he or she has authority to execute this Subordination and to subordinate the Subordinated Indebtedness and the Mortgagee's security interest in the Borrower's property, if any.

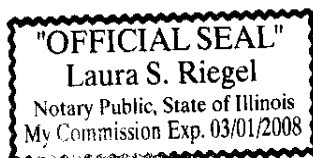

**MORTGAGEE:**


Kevin J. Drucker, Vice President  
Cornerstone National Bank and Trust Company

State of Illinois  
County of Cook

I, the undersigned, a Notary Public in and for the said county, in the state aforesaid, do hereby certify, that the above named personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this day

Laura S. Riegel, NOTARY PUBLIC  
Resident of Lake County, Illinois

**This Instrument Prepared By:**  
**MAIL RECORDED DOCUMENT TO:**  
Laura Riegel, Senior Collateral Administrator  
Cornerstone National Bank and Trust Company  
One West Northwest Highway  
Palatine, IL 60067