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Doc#: 0503833161
Eugene "Gene" Moore Fee: \$26.00
Cook County Recorder of Deeds
Date: 02/07/2005 11:26 AM Pg: 1 of 2

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Property of Cook County Recorder of Deeds

SUBORDINATION AGREEMENT

WHEREAS Gheorghe Anton by a Mortgage (the "ENCORE CREDIT CORPORATION MORTGAGE") dated 1/24/05 and recorded on 2/7/05 in the Recorders Office of Cook County, Illinois as Document Number 0503833160 did convey unto Encore Credit Corporation certain premises in Cook County, Illinois described as: 0503833160 Mtg Doc #

LOT 12 IN BAILEY'S ADDITION TO EDGEBROOK BEING A RESUBDIVISION OF THE SOUTH WESTERLY HALF OF THE NORTH EASTERLY HALF OF LOT 45 IN OGDEN AND JONES SUBDIVISION OF BRONSON'S PART OF CALDWELL'S RESERVATION OF TOWNSHIP 40 AND 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED APRIL 11, 1956 AS DOCUMENT 16547521 IN COOK COUNTY, ILLINOIS.

to secure a note for Four Hundred Forty Thousand and 00/100 (\$440,000.00) 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 AUGUST 11, 2003 AND RECORDED OCTOBER 14, 2003 AS DOCUMENT NUMBER 0328434107 (the "First Midwest Bank Mortgage")

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

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 **Encore Credit Corporation** that the right, interest and claim of the undersigned under the First

BOX 333-CTI

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Midwest Bank Mortgage is and shall be and remain at all times subject and subordinate to the lien of the **Encore credit Corporation** 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 21th day of January A.D. 2005.

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 21st day of January A.D. 2005.

Michele Thurmond Notary Public

THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK
300 NORTH HUNT CLUB ROAD
GURNEE, ILLINOIS 60031

