SUBORDINATION AGREEMENT

FOR THE PROTECTION OF THE OWNER,
THIS SUBORDINATION SHALL BE FILED
WITH THE RECORDER OF DEEDS OR THE
REGISTRAR OF TITLES IN WHOSE OFFICE
THE MORTGAGE WAS FILED.

||||||| 0506805282

Doc#: 0506805282
Eugene "Gene" Moore   Fee: $26.00
Cook County Recorder of Deeds
Date: 03/09/2005 02:49 PM Pg: 1 of 2

Loan Number: **1600016876**

The undersigned, **Bank***Financial***, F.S.B.** formerly known as Financial Federal TSB, and as successor by merger with Success National Bank, a corporation existing under the laws of the UNITED STATES OF AMERICA, hereinafter referred to as "Subordinator" agrees as follows:

1. Subordinator is the holder of a mortgage dated **December 9, 2002** which is recorded as **0021420857**, in the records of **Cook County.**

2. _Home Mortgage InC_ referred to herein as "Lender," will be the holder of a conventional mortgage in the amount of $ _154,000_ dated _2/35/05_ and executed by **Theresa M Piechocinski** and **Michael P Piechocinski.** Said mortgage will be recorded with the Cook Recorder of Deeds after closing. _WiFE ANd HusbANd_

3. **Theresa M Piechocinski** and **Michael P Piechocinski** referred to herein as "Owner," is the owner of all the real property described in the mortgage identified above in Paragraph 2.

4. In consideration of benefits to Subordinator from Owner, receipt and sufficiency of which is hereby acknowledged, and to induce Lender to advance funds under its mortgage set forth above and all agreements in connection therewith, the Subordinator does hereby unconditionally subordinate the lien of his mortgage identified in Paragraph 1 above to the lien of Lender's mortgage, identified in Paragraph 2 above, and all advances or charges made or accruing thereunder, including any extension or renewal thereof.

5. It is understood by the parties hereto that Lender would not make the loan secured by the mortgage in Paragraph 2 without this agreement. Further, Lender acknowledges and agrees that this Subordination Agreement shall immediately become null and void in the event the loan secured by the mortgage is not made by Lender.

6. This agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the lien or charge of the mortgage first above mentioned to the lien or charge of the mortgage in favor of Lender above referred to and shall supersede and cancel any prior agreements as to such, or any, subordination including, but not limited to, those provisions, if any, contained in the mortgage first above mentioned, which provide for the subordination of the lien or charge thereof to a mortgage or mortgages to be thereafter executed.

7. The heirs, administrators, assigns and successors in interest of the Subordinator shall be bound by this agreement.

Executed this **23rd** day of **February, 2005.**

MAIL TO:
RESIDENTIAL TITLE SERVICES
1910 S. HIGHLAND AVE.
SUITE 202
LOMBARD, IL 60148

Bank*Financial*, F.S.B.

By: _____
Patti Martinez, Loan Services Officer

STATE OF ILLINOIS } SS.
COUNTY OF DUPAGE

Personally appeared before me, the undersigned, **Patti Martinez,** who is the **Loan Services Officer** of **Bank***Financial***, F.S.B.** formerly known as Financial Federal TSB and as successor by merger with Success National Bank, and who acknowledged that he/she signed this Subordination Agreement as his/her free and voluntary act on this **23rd** day of **February, 2005,** after having been duly authorized to do so.

"OFFICIAL SEAL"
BEVERLY LOCONSOLE
NOTARY PUBLIC STATE OF ILLINOIS
COMMISSION EXPIRES 12/20/05

_____
Notary Public

This document prepared by: **Bank***Financial***, F.S.B.** 15W060 North Frontage Road Burr Ridge, IL 60527

EXHIBIT "A"

LOT 9 IN BLOCK 3 IN DANIEL KANDICH'S JUSTICE PARK ESTATES A SUBDIVISION OF THE WEST 1/2 OF THE EAST 1/2 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 35, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, AS SHOWN ON PLAT RECORDED OCTOBER 28, 1946, AS DOCUMENT 13926595 IN COOK COUNTY, ILLINOIS.

PARCEL ID NUMBER: 18-35-108-004-0000

COMMONLY KNOWN AS: 8127 S 85TH AVENUE
                     JUSTICE, IL 60458