

# UNOFFICIAL COPY



Doc#: 0514535244  
Eugene "Gene" Moore Fee: \$46.00  
Cook County Recorder of Deeds  
Date: 05/25/2005 10:17 AM Pg: 1 of 2

8274299  
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## SUBORDINATION AGREEMENT

The undersigned, **Citizens Financial Services, FSB**, being the sole owner of a certain Note in the original principal sum of \$27,000.00 made by Shirley Kasprzak secured by a Mortgage (Security Instrument) dated December 24, 1998 and recorded on January 9, 1999 as Document Number 99016720, describing the following real estate to-wit:

See Attached

for and in consideration of the sum of Ten Dollars (\$10.00) and other valuable consideration to it paid, the receipt of which is hereby acknowledged, does hereby consent and agree that the lien of its mortgage above described is and shall be and remain subject junior and subordinate to the lien of a certain mortgage for \$57,500.00 from Shirley Kasprzak to Citizens Financial Services, FSB, dated *May 16, 2005* and recorded on \_\_\_\_\_ as Document No. \_\_\_\_\_ in the Office of the Recorder of Lake County, Indiana also describing the real estate above mentioned.

This instrument is not to be construed as a release of its lien on the above-described real estate but is executed solely for the purpose of subordinating its mortgage to the lien of the mortgage in favor of Citizens Financial Services, FSB.

This Agreement shall be binding upon its legal representatives, successors and assigns and shall insure to the benefit of Citizens Financial Services, FSB, its legal representatives, successors and assigns.

IN WITNESS WHEREOF, Citizens Financial Services, FSB, has caused this agreement to be executed this 16 day of May, 2005

BY:

Paul G. Starkey, Assistant Secretary

  
Dawn Wurtzbacher, Asst. Vice President

STATE OF INDIANA )  
 ) SS:  
COUNTY OF LAKE )

Before me a Notary Public in and for said County and State, personally appeared Paul G. Starkey and Dawn Wurtzbacher, personally known to be Asst. Secretary and Asst. Vice President of Citizens Financial Services, FSB, respectively, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Notarial Seal this 16 day of May, 2005.

  
Susan A. Deak Notary Public

My Commission Expires: 11-11-10  
County of Residence: Lake

This Instrument Prepared by:  
Citizens Financial Services, FSB  
5311 Hohman Avenue  
Hammond, Indiana 46320

BOX 334 CTI

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5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

UNIT 229 ON LOT 7 (EXCEPT THE NORTH 135.50 FEET OF THE EAST 76.37 FEET THEREOF) IN BREMENTOWNE ESTATES UNIT 6, PHASE 2, BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24 OF PART OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24; ALSO OF PART OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 25 OF PARK OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 25, ALL IN TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS AS DELINEATED ON SURVEY OF LOT 7, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A-1' TO DECLARATION MADE BY BEVERLY BANK AS TRUSTEE UNDER TRUST NUMBER 8-3131 RECORDED IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 22333703 DATED MAY 22, 1973 TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN SAID LOT 7 AFORESAID (EXCEPTING FROM SAID LOT 7 ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY) ALL IN COOK COUNTY, ILLINOIS

Cook County Clerk's Office