



Doc#: 0527605072 Fee: \$26.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/03/2005 10:21 AM Pg: 1 of 2

FIRST AMERICAN TITLE
ORDER # 1220850

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**SUBORDINATION OF MORTGAGE
OR TRUST DEED**

This Subordination Agreement (the "Agreement") is made and entered into this 16TH day of SEPTEMBER 2005 by and among MidAmerica Bank, fsb., (the "Lender"), MIDAMERICA BANK (the "Subordinating Party") and RAFAEL CHAVEZ, AN UNMARRIED PERSON AND DONITA ONTIVEROS, AN UNMARRIED PERSON (hereinafter collectively referred to as the "Borrowers").

Whereas, the Borrowers are indebted to the subordinating Party by reason of a NOTE in the amount of \$28,500.00 with interest payable as therein provided; and, in order to secure said NOTE, the Borrowers did execute a Mortgage/Trust Deed in favor of the Subordinating Party, dated JUNE 24, 2004 and recorded in the office of the Recorder of Deeds of COOK County, on JUNE 24, 2004 as document No.0417611342 for certain premises located in COOK County, ("Property") described as follows:

LOT 13 AND THE NORTH 6 FEET OF LOT 14 IN BLOCK 5 IN OAK PARK AVENUE SUBDIVISION BEING A SUBDIVISION OF THE FOLLOWING BLOCKS AND PARTS OF BLOCK B.F. SHOTWELL'S SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN TO WIT: BLOCK 1 (EXCEPT THE NORTHEAST 1/4 THEROF), BLOCKS 2, 4, AND 5, AND BLOCK 6 (EXCEPT THE NORTHWEST 1/4 AND EXCEPT THE SOUTH 156 FEET OF THE EAST 152 FEET THEREOF) BLOCK 7 (EXCEPT THE NORTH 1/2 AND EXCEPT THE NORTH 30 FEET OF THAT PART OF THE SOUTH 1/2 THEREOF, LYING EAST OF THE EAST LINE OF ALLEY) BLOCKS 8, 9, AND THE NORTH 249.19 FEET OF THE WEST 1/2 OF BLOCK 10 AND ALL OF BLOCK 11 IN COOK COUNTY, ILLINOIS.

P.I.N. 19-06-109-031-0000

PROPERTY: 4032 S. GROVE AVE, STICKNEY, IL 60402-4433

WHEREAS, the Borrowers are or will be indebted to MidAmerica Bank, fsb ("Lender") by reason of a NOTE in the amount of \$187,500.00 with interest payable as therein provided; and, in order to secure said NOTE the Borrowers have or will execute a Mortgage/Trust Deed in favor of the Lender dated SEPTEMBER 16, 2005 and recorded in the office of the Recorder of Deeds of COOK County, on [redacted] as Document No. 0527605421 for the above described Property;

WHEREAS, the Lender, as a condition precedent to the origination of said loan to the Borrowers requires the subordination of the lien held by the Subordinating Party to the Lenders new lien;

WHEREAS, the Borrowers and the Subordinating Party wish to subordinate the lien of the Subordinating Party to the new lien of the Lender;

WHEREAS, the Subordinating Party is the sole owner of the Note and Mortgage/Trust Deed and is not merely agent for collection, pledgee or holding same in trust for any person, firm or corporation;



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NOW THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid, and such other good and valuable consideration, the receipt and sufficiently of which is hereby mutually acknowledged, the Borrowers, the Lender, and the Subordinating Party do hereby covenant and agree that the Note and Mortgage/Trust Deed in favor of the Subordinating Party, and all of the terms, covenants and conditions thereof, are made subject, subordinate and inferior to the Note, Mortgage/Trust Deed and Assignment of Rents, and any other agreement in favor of the Lender, acting as security for said Note, and all advances made or to be made thereof.

IN WITNESS WHEREOF, the undersigned have set their hand and seal this 16TH day of SEPTEMBER, 2005

BORROWERS:

RAFAEL CHAVEZ

DONITA ONTIVEROS

SUBORDINATING PARTY:

By: Lonnie Dixon
Attest: Judy Latoza

STATE OF ILLINOIS)
) SS
COUNTY OF)

I, do hereby certify that and
personally known to me to be the same persons whose names who are subscribed to the foregoing instrument,
appeared before me this day in person and acknowledged that they signed and delivered the said Subordination
Agreement as their free and voluntary act for the uses and purposes set forth therein.

Given under my hand and official seal this day

NOTARY PUBLIC

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, THE UNDERSIGNED do hereby certify that, LONNIE DIXON personally
known to me to be the ASSISTANT VICE PRESIDENT of MID AMERICA BANK, FSB
a CORPORATION , and JUDY LATOZA personally known to me to be
the ASSISTANT SECRETARY of said corporation and both of whom are personally known
to be the same persons whose names who are subscribed to the foregoing Subordination Agreement, appeared
before me this day in person and severally acknowledged that as such ASSISTANT VICE PRESIDENT
and ASSISTANT SECRETARY they signed and delivered the foregoing Subordination Agreement and
caused this corporate seal of MID AMERICA BANK, FSB to be affixed thereto pursuant to the authority given
by the Board of Directors as their free and voluntary act and deed of said CORPORATION , for
the uses and purposes set forth therein.

Given under my hand and official seal this 16TH day, 2005

Merry Lynne S. Gray
NOTARY PUBLIC



THIS INSTRUMENT WAS PREPARED BY:
KENNETH KORANDA
2650 WARRENVILLE ROAD
SUITE 500
DOWNERS GROVE, IL 60515-1721

WHEN RECORDED RETURN TO:
MID AMERICA BANK, FSB.
2650 WARRENVILLE ROAD
SUITE 500
DOWNERS GROVE, IL 60515-1721