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Doc#: 0732305145 Fee: \$26.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/19/2007 04:19 PM Pg: 1 of 2

STEWART TITLE & RECORDS
2 N. LaSalle Street
Suite 625
Chicago, IL 60602
312-849-4242

547048 2 of 3

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SUBORDINATION OF MORTGAGE OR TRUST DEED

This Subordination Agreement (the "Agreement") is made and entered into this 2ND day of NOVEMBER 2007 by and among MidAmerica Bank, fsb., (the "Lender"), MIDAMERICA BANK (the "Subordinating Party") and JOANNA K KRYSZCZYK, A/K/A JOANNA KRYSZCZYK AND MARIUSZ KRYSZCZYK, WIFE AND HUSBAND (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 \$250,000.00 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 MAY 24, 2006 and recorded in the office of the Recorder of Deeds of COOK County, on JUNE 12, 2006 as document No.0616308183 for certain premises located in COOK County, ("Property") described as follows:

THE NORTH 1/2 OF LOT 306 AND LOT 307 TOGETHER WITH THE WEST 1/2 OF THE VACATED 16 FOOT ALLEY LYING EAST OF AND ADJOINING SAID LOT 307 AND NORTH 1/2 OF LOT 306, IN GRENNAN HEIGHTS SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 09243180580000

PROPERTY: 8043 N WISNER ST, NILES, IL 60714

WHEREAS, the Borrowers are or will be indebted to MidAmerica Bank, fsb ("Lender") by reason of a NOTE in the amount of \$212,000.00 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 NOVEMBER 2, 2007 and recorded in the office of the Recorder of Deeds of COOK County, on 11-19-07 as Document No. 0732305144 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 2ND day of NOVEMBER, 2007

BORROWERS:

SUBORDINATING PARTY:

Joanna K Krystowczyk
JOANNA K KRYSZTOWCZYK
Mariusz Krystowczyk
Mariusz Krystowczyk

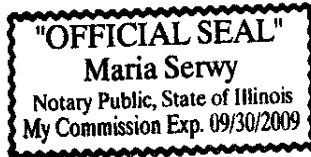
By: Marilyn A Gross
Attest: Judy Latoza

STATE OF ILLINOIS)
COUNTY OF Cook) SS

I, THE UNDERSIGNED do hereby certify that JOANNA K KRYSZTOWCZYK and MARIUSZ KRYSZTOWCZYK 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 2ND day NOVEMBER 2007

Maria Serwy
NOTARY PUBLIC



STATE OF ILLINOIS)
COUNTY OF DUPAGE)

I, THE UNDERSIGNED do hereby certify that, MARILYN GROSS personally known to me to be the VICE PRESIDENT of MID AMERICA BANK, FSB 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 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 2ND day, NOVEMBER, 2007

Valerie L Taylor
NOTARY PUBLIC



THIS INSTRUMENT WAS PREPARED BY
KAREN MENZA
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