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Doc#: 0733946119 Fee: \$26.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds Date: 12/05/2007 02:57 PM Pg: 1 of 2

GOSUGS

Prepared by & Mail to: KAREN MENZA 2650 Warrenville Rd., Ste 500 Downers Grove, IL 60515 Attn: Marcia Petricig

LOAN # 760 (56312

SUBORDINATION OF MORTGAGE OR TRUST DEED

This Subordination Agreement (the "Agreement") is made and entered into this 14th day of November, 2007, by and among Bank of America (the "Lender"), and Mid America Bank, fsb ("Subordinating Party") and Miriam Zaghlul and John S Zaghlul and Solomon J Zaghlul, (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 \$25,000.00 with interest payable as therein revided; and, in order to secure said note, the Borrowers did execute a Mortgage/Trust Deed in favor of the Subordin ding Party, dated 9/17/02, and recorded in the office of the Recorder of Deeds of Cook County, Illinois on 9/20/02 as Dr criment No. 0021071277 for certain premises located in Cook County, Illinois, (Property) described as follows:

LOT 10 IN FATHER AND SON'S SUBDIVISION OF LOT (IN MCKAY'S SUBDIVISION OF PART OF THE NORTH 1/2 OF SECTION 4, TOWNSHIP 37 NORTH, RANGE 13 EAST OF TITE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, IL PIN 24 04 213 013 PROP ADD: 8833 S Tulley Ave., Cak Lawn, IL 60453

WHEREAS, the Borrowers are or will be indebted to Bank of America. ("Lender") by reason of a note in the amount of \$154,000.00 with interest payable as therein provided, and in order to secure said note, the Borrowers have or will sign a Mortgage/Trust Deed in favor of the Lender dated Novambia 27, 207 and recorded in the office of the Recorder of Deeds of County, Illinois on Document No.

WHEREAS, the Lender, as a condition precedent to the origination of said for n 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;

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 a 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 14th day of November, 2007.

Imsty had Milande

Mriam & John S Zaghlul

Solomon S Zaghlul

SUBORDINATING PARTY:

Jan Mic Jule

test; / luncu

Assistant Secretary

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STATE OF ILLINOIS) SS COUNTY OF ()

I, the under signed, do hereby certify that John S & Miriam & Solomon J Zaghlul, personally known to be to the same persons whose names who are subscribed to the foregoing instrument, appeared before me this day in person and acknowledger that they signed and delivered the said Subordination Agreement as their free and voluntary act for the uses a 2 purposes set forth therein.

Given under my hand and inicial seal this

day of NW RCC?

Office

NOTARY PUBLIC

STATE OF ILLINOIŞ

COUNTY OF (OCA) SE

"OFFICIAL SEAL"

MARILYN SITKIEWICZ

NOTARY PUBLIC, STATE OF ILLINOIS

MY COMMISSION EXPIRES 10/19/2010

I, the undersigned, do hereby certify that Rosanne Kling all ofer, personally known to me to be Vice President of Mid America Bank, a corporation, and Marcia Petricig 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 are subscribed to the foregoing Subordination Agreement, appeared before rights day in person and severally acknowledged that as such Vice President and Assistant Secretary they signer, and delivered the foregoing Subordination Agreement and caused this corporate seal of Mid America Bank 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 14th day of November, 2007.

NOTARY PUBLIC

"OFFICIAL SEAL"
CAROL COOPER
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 03-22-2011