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Prepared by: K. Bredeson Hinsdale Bank & Trust Co. 25 E. First St. Hinsdale IL 60521

Doc#: 0907012176 Fee: \$38.00 Eugene "Gene" Moore RHSP Fee: \$10.00 Cook County Recorder of Deeds Date: 03/11/2009 01:42 PM Pg: 1 of 1

STEWART TITLE COMPANY
2572 2055 W. Army Trail Road, Suite 110
Addison, IL 60101
630-889-4000

SUBORDINATION OF LIEN

WHEREAS, Hinsdale Bank & Trust Co. is the owner and holder of a mortgage dated November 18, 2000 and recorded December 8, 2007, as Document Number 00968822, hereinafter referred to as "Existing Mortgage" on the following described property:

LOT 6 (EXCEPT THE GOUTH 50.0 FEET THEREOF) AND LOT 5 (EXCEPT THE NORTH 60.0 FEET THEREOF IN BLOCK 5 IN FIELD PARK, A SUBDIVISION OF THE WEST 5/8 FEET OF THE WEST ½ OF SECTION 5, TOWNSHIP 38 NORTH, RANCE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN AND PART OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PROPERTY ADDRESS: 3936 Franklin Avenue, Western Springs, IL 60558
PIN NO. 18-05-101-024-0000 Vested in John F. Karas and Frances B. Karas, His Wife

WHEREAS, it is necessary that the new mortgage to V/ells Fargo Home Mortgage., its successors and / or assigns, which secures a note in the amount of \$200,000.00 hereinafter referred to as "New Mortgage", be a first mortgage on the premises in question,

WHEREAS, Hinsdale Bank & Trust Co. is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";

NOW THEREFORE, in consideration of One Hundred Dollars (\$100.00) and othe good and valuable consideration, the receipt of which is hereby acknowledged, **Hinsdale Bank & Trust Co.** hereby subordinates the lien of its "Existing Mortgage" to the lien of the "New Mortgage", so that the "New Mortgage" will be prior in all respects and with regard to all funds advanced thereunder to the lien of the "Existing Mortgage".

ADD DOCUMENT # 9907012175

IN WITNESS THEREOF, the said Hinsdale Bank & Trust Co. has executed this subordirection of lien this 16th day of February, 2009.

Lori C. Ritzert, Assistant Vice President

State of <u>Illinois</u> County of <u>DuPage</u>

On this day before me, the undersigned Notary Public, personally appeared Lori C. Ritzert, known to be the Assistant Vice President of Hinsdale Bank & Trust Co., and known to me to be the authorized agent of the corporation that executed the Subordination Agreement and acknowledge that Agreement to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Agreement and in fact executed the Agreement on behalf of the corporation.

Given under my hand and official seal this 16th day of February, 2009.

Notary Public in and for the State of: Illinois

My Commission expires:

"OFFICIAL SEAL"

KAREN A. BREDESON

NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires 03/28/2011