SUBORDINATION AGREEMENT

FOR THE PROTECTION OF THE OWNER,
THIS SUBORDINATION SHALL BE FILED
WITH THE RECORDER OF DEEDS OR THE
REGISTRAR OF TITLES IN WHOSE OFFICE
THE MORTGAGE WAS FILED.

Citywide Title Corporation
850 West Jackson Blvd., Suite 320
Chicago, IL 60607

Loan Number: 1600048648

Doc#: 1011326188 Fee: $38.00
Eugene "Gene" Moore RHSP Fee:$10.00
Cook County Recorder of Deeds
Date: 04/23/2010 01:49 PM Pg: 1 of 2

The undersigned, Bank*Financial*, F.S.B. formerly known as Financial Federal TSB, and as successor by merger with Success National Bank and University National Bank, a corporation existing under the laws of the UNITED STATES OF AMERICA, hereinafter referred to as "Subordinator" agrees as follows:

1. Subordinator is the holder of a mortgage dated **October 16, 2009** which is recorded as **0932008187**, in the records of **Cook County.**
2. **Inland Home Mortgage Company, its successors and or assigns** referred to herein as "Lender," will be the holder of a conventional mortgage in the amount of $83,000.00 dated ___4/8/2010___ and executed by **Roger Kopczyk** and **Cindy Kopczyk.** Said mortgage will be recorded with the **Cook County** Recorder of Deeds after closing.
3. **Roger Kopczyk** and **Cindy Kopczyk** referred to herein as "Owner," is the owner of all the real property described in the mortgage identified above in Paragraph 2.
4. In consideration of benefits to Subordinator from Owner, receipt and sufficiency of which is hereby acknowledged, and to induce Lender to advance funds under its mortgage set forth above and all agreements in connection therewith, the Subordinator does hereby unconditionally subordinate the lien of his mortgage identified in Paragraph 1 above to the lien of Lender's mortgage, identified in Paragraph 2 above, and all advances or charges made or accruing thereunder, including any extension or renewal thereof.
5. It is understood by the parties hereto that Lender would not make the loan secured by the mortgage in Paragraph 2 without this agreement. Further, Lender acknowledges and agrees that this Subordination Agreement shall immediately become null and void in the event the loan secured by the mortgage is not made by Lender.
6. This agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the lien or charge of the mortgage first above mentioned to the lien or charge of the mortgage in favor of Lender above referred to and shall supersede and cancel any prior agreements as to such, or any, subordination including, but not limited to, those provisions, if any, contained in the mortgage first above mentioned, which provide for the subordination of the lien or charge thereof to a mortgage or mortgages to be thereafter executed.
7. The heirs, administrators, assigns and successors in interest of the Subordinator shall be bound by this agreement.

Executed this **25th** day of **March**, 2010.

Bank*Financial*, F.S.B.

By: _____
Kim Fitzpatrick Loan Services Officer

STATE OF ILLINOIS } SS.
COUNTY OF DUPAGE

Personally appeared before me, the undersigned, **Kim Fitzpatrick,** who is the **Loan Services Officer** of Bank*Financial*, F.S.B. formerly known as Financial Federal TSB, and as successor by merger with Success National Bank and University National Bank, and who acknowledged that he/she signed this Subordination Agreement as his/her free and voluntary act on this **25th** day of **March**, 2010, after having been duly authorized to do so.

"OFFICIAL SEAL"
NOTARY PUBLIC STATE OF ILLINOIS
ROSEMARY COAN
COMMISSION EXPIRES 06/21/10

_____
Notary Public

This document prepared by: Bank*Financial*, F.S.B. 15W060 North Frontage Road Burr Ridge, IL 60527

File No.: 140175

EXHIBIT A

LOT 2 IN GLENDALE RESUBDIVISION, BEING A RESUBDIVISION OF LOTS 25 TO 27 IN ARTHUR T. MCINTOSH AND COMPANY'S GLENVIEW ACRES, BEING A SUBDIVISION OF PART OF LOT 3 IN THE OWNER'S SUBDIVISION OF SECTION 11, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

09-11-307-020-0000
Volume 86

'Property Address:'
8373 Kay Street
Niles, IL 60714

COOK COUNTY
RECORDER OF DEEDS
SCANNED BY