

This instrument prepared by:

BAGLEY & MILLER
P.O. Box 669
Pekin, IL 61555-0669

Mail to:

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P.O. Box 669
Pekin, IL 61555-0669

FOR RECORDER'S USE ONLY

SUBORDINATION AGREEMENT

WHEREAS, the undersigned, HERGET BANK, NATIONAL ASSOCIATION, is the holder of a mortgage executed by LIAM KELLY and JENNIFER K. KELLY, in the original principal amount of \$44,000.00 dated January 6, 2009, and recorded on January 14, 2009, as Document No. 0901457051 of the records of Cook County, Illinois; and

WHEREAS, LIAM KELLY and JENNIFER KINDER KELLY a/k/a JENNIFER K. KELLY have also executed a note secured by a mortgage to WINTRUST MORTGAGE CORP., in the original principal amount of \$383,000.00 dated 7/29, 2010, and recorded on 8/06, 2010 as Document No. 1021857127 in the records of Cook County, Illinois, which mortgage conveys the same property described in the above mortgage as security and being legally described as follows:

P.I.N. 17-06-110-009-0000

Lot 40 in Hubbard's Subdivision of Block 7 in Watson, Tower and Davis Subdivision of the West 1/2 of the Northwest 1/4 of Section 6, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

NOW THEREFORE, the undersigned, HERGET BANK, NATIONAL ASSOCIATION, believing it is to its advantage that said loan be made, and in consideration of ONE (\$1.00) DOLLAR and other good and valuable considerations, said HERGET BANK, NATIONAL ASSOCIATION, by its duly authorized officer, for itself, its successors and assigns, does hereby agree that its rights under said above described mortgage in the original principal amount of \$44,000.00 dated January 6, 2009, and recorded on January 14, 2009, as Document No. 0901457051 of the records of Cook County, Illinois, and all its rights in and to said property are subordinate to the rights of WINTRUST MORTGAGE CORP. under its mortgage in the original principal amount of \$383,000.00 executed 7/29, 2010 and recorded 8/06, 2010 as Document No. 1021857127 in the records of Cook County, Illinois.

IN WITNESS WHEREOF, HERGET BANK, NATIONAL ASSOCIATION, has caused these presents to be executed and signed by its duly authorized officer and its corporate seal to be affixed hereto this 22nd day of JULY, 2010.

HERGET BANK, NATIONAL ASSOCIATION

BY: [Signature]
Its SENIOR MANAGER

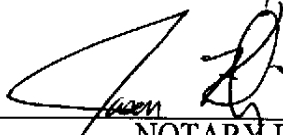
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STATE OF ILLINOIS)
) SS.
COUNTY OF TAZEWELL)

I, the undersigned, a Notary Public, in and for the County and State aforesaid, do hereby certify that LEWIS PHELPS, personally known to me to be the EQUITY MANAGER of HERGET BANK, NATIONAL ASSOCIATION, whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that as such EQUITY MANAGER, he signed and delivered the said instrument in writing as EQUITY MANAGER of said Association, and caused the seal of this Association to be affixed thereto, pursuant to authority given by the Board of Directors of said Association, as his free and voluntary act, and as the free and voluntary act of said Association for the uses and purposes therein set forth.

Given under my hand and notarial seal this 22 day of July, 2010.



NOTARY PUBLIC



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