

This instrument prepared by:

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

Mail to:

Bagley & Miller
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 BRETT KREISMAN and ALICIA DRISKILL, in the original principal amount of \$42,000.00 dated May 2, 2008, and recorded on May 19, 2008, as Document No. 0814041087 of the records of Cook County, Illinois; and

WHEREAS, BRETT KREISMAN and ALICIA KREISMAN, formerly known as ALICIA DRISKILL, have also executed a note secured by a mortgage to WINTRUST MORTGAGE CORP., in the original principal amount of \$336,500.00, dated 10/06/10, 2010, and recorded on 10/14/10, 2010 as Document No. 1028708521 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. 14-08-305-061-1004, formerly known as 14-08-305-997-1004

Parcel 1:

Unit No. 1218-4 in the 1218-1220 West Carmen Avenue Condominiums as delineated on a survey of the following described real estate: Lots 26 and 27 in Block 3 in Chytraus addition to Argyle in the Southwest 1/4 of Section 8, Township 40 North, Range 14 East of the Third Principal Meridian, which survey is attached as exhibit A to the declaration of condominium recorded as Document Number 0632015059, as amended from time to time together with its undivided percentage interest in the common elements, all in Cook County, Illinois.

Parcel 2:

The (exclusive) right to the use of P-4, a limited common element as delineated on the survey attached to the declaration aforesaid recorded as Document 0632015059.

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 \$42,000.00 dated May 2, 2008, and recorded on May 19, 2008, as Document No. 0814041087 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 \$336,500.00, dated 10/06, 2010, and recorded on 10/14, 2010 as Document No. 1028708521 in the records of Cook County, Illinois.

MR 100272

UNOFFICIAL COPY

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 28TH day of SEPTEMBER, 2010.

HERGET BANK, NATIONAL ASSOCIATION

BY: [Signature]
Its EQUITY MANAGER

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 LEONARD PHILLIPS, 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 28TH day of September, 2010.

[Signature: Heather Sidell]
NOTARY PUBLIC



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