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1029155017

Doc#: 1029155012 Fee: \$38.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 10/18/2010 09:53 AM Pg: 1 of 2

This instrument prepared by:

**BAGLEY & MILLER**  
P.O. Box 669  
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Mail to:

Bagley & Miller  
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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 MANOHAR ELUMALAI a/k/a MANOHAR ELUMALI and SAKTHIKARPAGAM ARIGOVINDAN a/k/a A. SAKTHIKARPAGAM a/k/a SAKTHIKARPAGAM ARIGOVINDAN a/k/a SHAKTHIKARTAGAM ARIGOVINDAN, in the original principal amount of \$98,000.00 dated April 8, 2009, and recorded on May 1, 2009, as Document No. 0912154018 of the records of Cook County, Illinois, and

**WHEREAS**, MANOHAR ELUMALAI and SAKTHIKARPAGAM ARIGOVINDAN have also executed a note secured by a mortgage to DRAPER AND KRAMER MORTGAGE CORP. d/b/a 1<sup>ST</sup> ADVANTAGE MORTGAGE, in the original principal amount of \$400,500.00, dated 9-29, 2010, and recorded on \*, 2010 as Document No. \* 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. 04-29-411-006-0000 \* **BEING RECORDED CONCURRENTLY HERewith**

LOT 72 IN GLENBROOK ESTATES, BEING A SUBDIVISION IN THE NORTHEAST ¼ OF THE SOUTHEAST ¼ OF SECTION 29, TOWNSHIP 42 NORTH, RANGE 12, 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 \$98,000.00 dated April 8, 2009, and recorded on May 1, 2009, as Document No. 0912154018 of the records of Cook County, Illinois, and all its rights in and to said property are subordinate to the rights of DRAPER AND KRAMER MORTGAGE CORP. d/b/a 1<sup>ST</sup> ADVANTAGE MORTGAGE under its mortgage in the original principal amount of \$400,500.00 executed 9-29, 2010 and recorded \*, 2010 as Document No. \*1029155011 in the records of Cook County, Illinois. \* **BEING RECORDED CONCURRENTLY HERewith**

**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 20<sup>th</sup> day of SEPTEMBER, 2010.

HERGET BANK, NATIONAL ASSOCIATION

BY: [Signature]  
Its Equity MANAGER

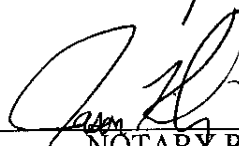
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STATE OF ILLINOIS            )  
  ) SS.  
COUNTY OF TAZEWELL    )

I, the undersigned, a Notary Public, in and for the County and State aforesaid, do hereby certify that LENORA PERLES, 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 20<sup>th</sup> day of September, 2010.



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