

This instrument prepared by
and 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 JENNIFER M. BREWER, in the original principal amount of \$10,000.00 dated June 26, 2008, and recorded on July 1, 2008, as Document No. 0818341073 in the records of the Recorder of Deeds Office in Cook County, Illinois; and

WHEREAS, JENNIFER M. BREWER has also executed a note secured by a mortgage to WINTRUST MORTGAGE, in the original principal amount of \$172,200.00, dated DEC 15, 2009, and recorded on DEC 22, 2009 as Document No. 0935657164 in the records of the Recorder of Deeds Office in 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. 14-17-413-023-1012

Unit 954-2W in STERLING CONDOMINIUMS, together with its undivided percentage interest in the common elements, as defined and delineated in the Declaration of Condominium recorded as Document Number 0030359283, as amended from time to time, in Section 17, Township 40 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 \$10,000.00 dated June 26, 2008, and recorded on July 1, 2008, as Document No. 0818341073 in the records of the Recorder of Deeds Office in Cook County, Illinois, and all its rights in and to said property are subordinate to the rights of WINTRUST MORTGAGE under its mortgage in the original principal amount of \$172,200.00 executed DEC 15, 2009, and recorded on DEC 22, 2009 as Document No. 0935657164 in the records of Cook County, Illinois.

MR 090482

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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 9th day of December, 2009.

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 Lewis L. 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 9th day of December, 2009.

[Signature]
NOTARY PUBLIC



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