fully described as follows:

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SUBORDINATION AGREEMENT

DEPT-01 RECORDING

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KNOW ALL MEN BY THESE PRESENTS, that Heritage Bank Trustage. on the 6th day of December, 1991, for valuable consideration to it in hand paid, the receipt whereof is acknowledged hereby agrees that the Mortgage in the sum of THIRTY THOUSAND AND NO/100 (\$30,000.00) DOLLARS, heretofore given us by JAMES T. AND KATHLEEN T. SKUPIEN cated April 28, 1989 and recorded in Cook County, Illinois, on May 9, 1989 as Document Number 89207355 upon the premises situated in the County of Cook, State of Illinois, as more

Lot 21 in Eagle Ridge Estates Unit Number 2, Being a Subdivision of Part of the West One Half of the Northeast Quarter of Section 23, Township 36 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

which said Mortgage constitutes a lien upon said premises, shall hereafter be subordinate in lien, priority, and distribution to a certain Mortgage upon said premises uscad, December 18, 1991 given by Midland Financial Mortgages, Inc. 10 James T. and Kathleen T. Skupien in the principal sum of SEVENTY CAE THOUSAND SIX HUNDRED AND NO/100 (\$71,600.00) DOLLARS together with interest thereon at the fixed rate of 8.0% and that the afpresaid lien of the undersigned in all respects hereafter shall be deemed to be a second Mortgage.

IN WITNESS WHEREOF, the said Heritage Bank & Trust Co. has caused these presents to be signed by its Consumer Loan Officer and caused to be affixed hereunto the common and corporate scal of the said corporation, attested by its Assistant Secretary, the day and year first above written.

ATTEST: Lebrah	1. Stucker BY: Comes	adam
WITNESS:	WITNESS:	

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STATE OF Illinois

COUNTY OF Cook

ACKNOWLEDGEMENT

On this, the 16th day of December, 1991, before me, the undersigned officer personally appeared James A. Schramm who acknowledged himself to be the Consumer Loan Officer of Heritage Bank & Trust Co. and that he, as such Consumer Loan Officer being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as Consumer Loan Officer

IN WITNESS WHEREOF, I hereunto set by hand and official seal.

"OFFICIAL SEAL" Paulette L. Minarcik Notary Public. State of Illinois My Commission Expires Feb. 21, 1992

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This instrument prepared by: Jank of For

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