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SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS, that Heritage Bank on the day of <u>September 15th</u>, 1988, for valuable consideration to it in hand paid, the receipt whereof is acknowledged hereby agrees that the Mortgage in the sum of <u>Two Hundred Thousand & 00/100</u> DOLLARS, heretofore given us by <u>Heritage Trust Co. u/t/a 88-3431</u> and recorded in <u>Cook</u> County, Illinois, on <u>October 12, 1988</u> as Document Number <u>88-468714</u> upon the premises situated in the County of <u>Cook</u>, State of Illinois, as more fully described as follows:

Lot 45 in Silver Lake Gardens Unit No. 3, being a subdivision of part of the North 1/2 of Section 13, Township 36 North, Range 12, East of the Third Principal Meridian in Cook County, Illinois.

P.I.N. 27-13-115-002-0000

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 dated, April 26, 1993 given by Amity Federal Bank to Heritage Trust Co., u/t/a #88-3431 in the principal sum of Seventy Thousand & 00/100 DOLLARS together with interest thereon at the fixed rate of 6.5% and that the aforesaid lien of the undersigned in all respects hereafter shall be deemed to be a second mortgage.

IN WITNESS WHEREOF, the said <u>James E. Velece</u> has caused these presents to be signed by its Vice President and caused to be affixed hereunto the common and corporate seal of the said corporation, attested by its Assistant Secretary, the day and year first above written.

HERITAGE BANK	93351638
ATTEST (fudicy lones)	BY: 1. E. Valete
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Property of Cook County Clark's Office

STATE OF ILLINOIS

COUNTY OF Cook

ACKNOWLEDGEMENT

On this, the <u>Coth</u> day of <u>April</u>, 1993, before me, the undersigned officer, personally appeared <u>James E. Valete</u> and Audrey Tancos who acknowledged himself to be the Vice President of Heritage Bank and <u>Audrey Fancos</u> who acknowledged herself to be the Assistant Secretary that they, as such Officers being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by themselves as Vice President and Assistant Secretary.

IN WITNESS WHEREOF, I hereunto sat my hand and official seal.

"OFFICIAL SEAL"

Darlene R. Fila

Notary Public, State of Illinois

My Commission Expires Aug. 0, 1995

NOTARY PUBLIC

This instrument prepared by: Darlene R. Fila

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