94006229

SUBORDINATION AGREEMENT

THIS AGREEMENT is made this 3rd day of December, 1993.

WHEREAS, NLSB formerly known as New Lenox State Bank, has heretofore loaned money secured by a mortgage executed by HAROLD L. NIDETZ AND JOAN KLAK NIDETZ, HUSBAND AND WIFE, as mortgagor dated November 1,1991, and recorded December 24, 1991, in the Cook County Recorder of Deeds Office as Document Number 91675698;

AND WHEREAS, FIRST NATIONAL BANK OF CHICAGO, proposes to loan to the said HAROLD L. NIDETZ AND JOAN KLAK NIDETZ, HUSBAND AND WIFE, the sum of $280,000.00 to be evidenced by a Promissory Note in said amount, and secured by a first mortgage upon the premises presently encumbered by the mortgage to NLSB, which said premises is described as follows:

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Legal Description

Lot 1 in Abbey Road Resubdivision being a resubdivision of lot 2 (except the East 15 feet thereof) in Block 14 in Hodges Addtion in Park Ridge, a Subdivision in the East Half of Section 35, Township 41 North, Range 12, East of the Third Principal Meridian, according to the Plat thereof recorded June 21, 1873 in Book 5 of Plats, Page 25, as Document 110357, in Cook County, Illinois.

Permanent Index Number

09-35-228-015

DEPT-01 RECORDING $23.00
T#0000 TRAN 5919 01/04/94 11:41:00
#3225 # *-94-006229
COOK COUNTY RECORDER

Common Address

317 Spring Street, Park Ridge, Illinois 60068

NOW THEREFOROF, in order that the said first mortgage to FIRST NATIONAL BANK OF CHICAGO, in the amount of $280,000.00 may be a first mortgage lien upon the said premises, NLSB, for and in consideration of One Hundred and 00/100 Dollars ($100.00) and other good and valuable consideration, to it in hand paid does hereby subordinate the lien of its said mortgage dated November 1, 1991 to the lien of the first mortgage to FIRST NATIONAL BANK OF CHICAGO, in the amount of $280,000.00.

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IN WITNESS WHEREOF, the undersigned has caused these presents to be signed by its President and caused its corporate seal to be affixed hereto and attested by its Vice President all as of the day and year first above written.

NLSB

By: _____
Executive Vice President

ATTEST: _____
Vice President

N.L.S.B. CORPORATE SEAL PLAINFIELD, ILLINOIS

STATE OF ILLINOIS)
) SS.
COUNTY OF WILL)

I, the undersigned, a notary public in and for said county in the State aforesaid, do hereby certify that Ronald W. Kokal, Executive Vice President of NLSB , and David S. Zang, Vice President, of said corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, and are personally known to hold the office titles aforesaid, respectively, of said corporation, appeared before me this day in person and acknowledge that they signed, sealed and delivered the said instrument as their free and voluntary act, and as Executive Vice President and Vice President of said corporation, as the free and voluntary act of said corporation for the uses and purposes therein set forth.

Given under my hand and seal this 3rd day of December, 1993.

OFFICIAL SEAL
CANDI S. EARTLY
Notary Public, State of Illinois
My Commission Expires 4-10-95

Candi S. Eartly
Notary Public

This instrument was prepared by:

NLSB
110 W. Maple Street
New Lenox, IL 60451

This instrument, after recording should be mailed to:

NLSB
110 W. Maple Street
New Lenox, IL 60451
Attn: Candi S. Eartly

94006229

Preparer Information:

Name: CITIBANK, FEDERAL SAVINGS BANK

Business Address: 12855 N OUTER FORTY DR. MT 931

ST. LOUIS, MO 63141

APRIL JONES 800 727-5233

94006230

[Space Above This Line For Recording Data]

MORTGAGE

LOAN# 2369323

THIS MORTGAGE ("Security Instrument") is given on DECEMBER 28, 1993. The mortgagor is ROGER D. DESCHNER, UNMARRIED ("Borrower"). This Security Instrument is given to CITIBANK, FEDERAL SAVINGS BANK, which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is 180 GRAND AVENUE, OAKLAND, CA 94612 ("Lender"). Borrower owes Lender the principal sum of FIFTY-TWO THOUSAND AND 00/100 Dollars (U.S. $ 52,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on FEBRUARY 01, 2024. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

94006230

SEE EXHIBIT "A"

20-12-110-036-1003

20-12-110-036-1018

DEPT-01 RECORDING $43.00
T#0000 TRAN 5919 01/04/94 11:41:00
#3226 # A-94-006230
COOK COUNTY RECORDER

which has the address of 5466 SOUTH CORNELL, UNIT 1-C (Street), CHICAGO (City), Illinois 60615-5604 (Zip Code) ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

ILLINOIS - Single Family

MB-264 Rev. 7/91 14664