



Inter County Title Unit M 51505021 CER

Mrs. MRS. Fryzlewicz  
8538 S. Lawler Ave  
Burbank Ill

60459

[Space Above This Line For Recording Data]

**SUBORDINATION OF MORTGAGE  
OR TRUST DEED**

LOAN #: 730004962

This Subordination Agreement (the "Agreement") is made and entered into this 5TH day of DECEMBER, 1997, by and among MidAmerica Federal Savings Bank (the "Lender"), MIDAMERICA FEDERAL (the "Subordinating Party") and JACENTY FRYZELEWICZ, AND WLADYSLANA FRYZELEWICZ, HUSBAND AND WIFE (hereinafter collectively referred to as the "Borrowers").

Whereas, the Borrowers are indebted to the subordinating Party by reason of a NOTE in the amount of \$10,000.00 with interest payable as therein provided; and, in order to secure said NOTE, the Borrowers did execute a Mortgage/Trust Deed in favor of the Subordinating Party, dated JULY 2, 1997 and recorded in the office of the Recorder of Deeds of COOK County, Illinois on JULY 10, 1997 as document No. 97497425 for certain premises located in COOK County, Illinois, ("Property") described as follows:

THE SOUTH 1/2 OF THE EAST 184 FEET OF LOT 36 (EXCEPT THE EAST 33 FEET THEREOF) IN FREDERICK H. BARTLETT'S AERO FIELDS BEING A SUBDIVISION OF THE SOUTH 20 ACRES OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 33, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THE SOUTHEAST 1/4 OF SAID SECTION 33 (EXCEPT THAT PART THEREOF DEDICATED FOR PUBLIC HIGHWAYS BY DOCUMENT NUMBER 7737153, RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS.  
P.I.N. 19334050590000

WHEREAS, the Borrowers are or will be indebted to MidAmerica Federal Savings Bank ("Lender") by reason of a NOTE in the amount of \$97,000.00 with interest payable as therein provided; and, in order to secure said NOTE, the Borrowers have or will execute a Mortgage/Trust Deed in favor of the Lender dated DECEMBER 5, 1997 and recorded in the office of the Recorder of Deeds of COOK County, Illinois on as Document No. for the above described Property;

WHEREAS, the Lender, as a condition precedent to the origination of said loan to the Borrowers requires the subordination of the lien held by the Subordinating Party to the Lenders new lien;

WHEREAS, the Borrowers and the Subordinating Party wish to subordinate the lien of the Subordinating Party to the new lien of the Lender;

WHEREAS, the Subordinating Party is the sole owner of the Note and Mortgage/Trust Deed and is not merely agent for collection, pledgee or holding same in trust for any person, firm or corporation;

NOW THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid, and such other good and valuable consideration, the receipt and sufficiency of which is hereby mutually acknowledged, the Borrowers, the Lender, and the Subordinating Party do hereby covenant and agree that the Note and Mortgage/Trust Deed in favor of the Subordinating Party, and all of the terms, covenants and conditions thereof, are made subject, subordinate and inferior to the Note, Mortgage/Trust Deed and Assignment of Rents, and any other agreement in favor of the Lender, acting as security for said Note, and all advances made or to be made thereof.

IN WITNESS WHEREOF, the undersigned have set their hand and seal this 5th day of December 1997

BORROWERS:

JACENTY FRYLONCZ
WIDZYSLAWA FRYLONCZ
STATE OF ILLINOIS )
) SS
COUNTY OF )

SUBORDINATING PARTY:

By: Karen Menza, Asst. VP.
Attest: Kelli Wagner, Asst. Sec.

I, do hereby certify that and personally known to me to be the same persons whose names who are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said Subordination Agreement as their free and voluntary act for the uses and purposes set forth therein.

Given under my hand and official seal this day, 19

NOTARY PUBLIC

STATE OF ILLINOIS )
) SS
COUNTY OF )

I, the undersigned do hereby certify that, KAREN MENZA personally known to me to be ASST VP of MIDAMERICA FEDERAL SAVINGS BANK a CORPORATION, and KELLI WAGNER personally known to me to be the ASST SECT of said corporation and both of whom are personally known to be the same persons whose names who are subscribed to the foregoing Subordination Agreement, appeared before me this day in person and severally acknowledged that as such ASST VP and ASST SECT they signed and delivered the foregoing Subordination Agreement and caused this corporate seal of MIDAMERICA FEDERAL SAVINGS BANK to be affixed thereto pursuant to the authority given by the Board of Directors as their free and voluntary act and deed of said CORPORATION, for the uses and purposes set forth therein.

Given under my hand and official seal this 5th day, December 1997

[Signature]
NOTARY PUBLIC

1997
KELLY WAGNER
ASST. SECRETARY

THIS INSTRUMENT WAS PREPARED BY:
KENNETH KORANDA
1823 CENTRE POINT CIRCLE
P. O. BOX 3142
NAPERVILLE, IL 60566-7142

WHEN RECORDED RETURN TO:
MIDAMERICA FEDERAL SAVINGS BANK
1823 CENTRE POINT CIRCLE 1846 1/95
P. O. BOX 3142 Page 2 of 2
NAPERVILLE, IL 60566-7142