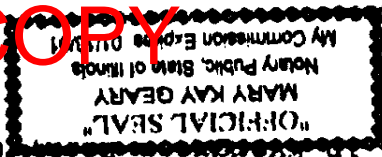


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IN WITNESS WHEREOF, I have set my hand and affixed my notarial seal at my office in Rockton, Illinois, on the day and year last above written.

On this 7th day of February, 1997, before me, appeared Michael Yuen personally known, who being duly sworn, did state that he is the Vice President of Standard Bank and Trust Co. a corporation, and that the seal attached to the foregoing instrument is the corporate seal of said corporation, and that said instrument was signed in behalf of said corporation by authority of its Board of Directors, and said Vice President acknowledged said instrument to be the free act and deed of said corporation.

Prepared by: STANDARD BANK AND TRUST CO. ASSISTANT SECRETARY  
MAIL TO: 603 ORLAND PARK, IL 60462  
COUNTY OF COOK  
STATE OF ILLINOIS

BY: Michael Yuen Vice President  
BY: [Signature] Assistant Secretary

IN WITNESS WHEREOF, SAID Standard Bank and Trust Co. have hereunto set its hand(s) and seals) this 7th day of February, 1997.

It is understood and agreed that this instrument is not to be held or construed as a release of the lien of said lien of said mortgage in favor of STANDARD BANK & TRUST CO. upon any part of the above described real estate, but is solely to subordinate said lien to the lien of the mortgage to Contour Mortgage Group, its successors and/or assigns, 15255 S. 94th Ave. Suite 603, Orland Park, IL 60462 recorded as Document No. 97112553 and only to the extent herein set forth.

for and in consideration of the sum of One Dollar (\$1.00) and other valuable consideration, to it paid, receipt of which is hereby acknowledged, does hereby covenant, consent and agree that the lien of said mortgage shall be and is hereby made subject to any subordinate to a certain note in the original amount of ~~One Hundred Eighty-Six Thousand and 00/100ths~~ (\$186,000), payable to Contour Mortgage Group, its successors and/or assigns, 15255 S. 94th Ave., Suite 603, Orland Park, IL 60462 secured by a mortgage recorded as Document No. \_\_\_\_\_ in the Office of Records for Cook County, Illinois, and further that the lien of said mortgage to Contour Mortgage Group, its successors and/or assigns, 15255 S. 94th Ave. Suite 603, Orland Park, IL 60462 shall have priority as if acquired and recorded prior to the mortgage to Standard Bank and Trust Co.

That Standard Bank & Trust Co. being the owner(s) and holder(s) of a certain note, executed by Terrence & Janet A. Kennedy and in the original amount of Twenty One Thousand Dollars (\$21,000) dated the 19th day of June, 1995, and secured by a mortgage recorded July 5th, 1995 as Document No. 95431857 in Cook County, Illinois, covering the following described in real estate, to wit:

LOT 22 IN KINGSFORD SOUTH II, BEING A SUBDIVISION OF THE SOUTH 1/4 OF THE NORTH 1/4 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

SUBORDINATION OF LIEN

97112553

*[Handwritten initials]*

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14000A FROM 7141 02/19/97 13:02:00  
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COOK COUNTY RECORDER