

REAL ESTATE MORTGAGE SUBORDINATION AGREEMENT

In consideration of Lender's granting any extension of credit or other financial accommodation to Mortgagor, to Mortgagor and another, or to another guaranteed or indorsed by Mortgagor, and other good and valuable consideration, the receipt of which is hereby acknowledged,

Advantage Bank FSB ("Mortgagee")

hereby subordinates to The Bank of America ("Lender")

in the manner and to the extent described in section 2 the interests, rights and title in the real estate described in section 1 together with all privileges, hereditaments, easements, and appurtenances, all rents, leases, issues, and profits, all awards and payments made as a result of the exercise of the right of eminent domain, and all existing and future improvements and fixtures, if any, ("the Property") granted

Mortgagee by a mortgage from Dorothy French and Gregory French ("Mortgagor"),

whether one or more) to Mortgagee dated March 30, 1996, and recorded

in the office of the Register of Deeds of Cook County, Wisconsin;

on May 14, 1996, as Document No. 96365394 ILLINOIS

RETURN TO

1. DESCRIPTION OF THE PROPERTY

(a) Unless specifically described in (b) below, the description of the Property is the same as the description of property contained in the mortgage from Mortgagor to Mortgagee described above, which description is incorporated in this Agreement by reference with the same force and effect as if repeated at length in this Agreement.

(c) The Property is specifically described as follows:

(If necessary, description is continued on reverse side)

2. SUBORDINATION LIMITED

Mortgagee's right, title and interest in the Property as against any person other than Lender is expressly reserved and not affected by this Agreement. As between Mortgagee and Lender, Mortgagee agrees:

(a) Superior Obligations. The priorities granted Lender by this Agreement are limited to and shall not exceed the obligations checked below, provided the same are in fact secured by a mortgage on the Property from Mortgagor to Lender ("Obligations"):

(1) The following note(s):

Note #1 dated March 17, 1998, in the sum of \$99,935.33, plus interest,

from Gregory G. French and Dorothy J. French (Name of Maker) to Lender.

Note #2 dated French, 19, in the sum of \$, plus interest,

from (Name of Maker) to Lender.

recorded as document 91-210726

and any renewals, extensions or modifications thereof, but not increases thereof.

(2) The sum of \$, plus interest.

(3) All present and future credit extended by Lender to Mortgagor, to Mortgagor and another, or to another guaranteed or indorsed by Mortgagor.

(b) Priority. Mortgagee agrees that the lien of the mortgage securing the Obligations shall be prior to the lien of the mortgage from Mortgagor to Mortgagee described above to the extent and with the effect described in subsection (c).

(c) Division of Proceeds. To the extent Mortgagee is entitled to them by virtue of its mortgage, all awards and payments made as a result of the exercise of the right of eminent domain against the Property, or any part, all rents, income or profits, all compensation received for the taking of the Property, or any part, by condemnation proceedings, all compensation received as damages for injury to the Property, or any part, all proceeds from insurance on improvements to the Property, and all proceeds occurring as a result of foreclosure against the Property by action or advertisement, including a deed given in lieu of foreclosure, shall, as between Mortgagee and Lender, be paid, distributed or otherwise dealt with in the manner and to the extent required by the terms and conditions of the mortgage securing the Obligations ("Payments"), notwithstanding terms and conditions to the contrary contained in the mortgage from Mortgagor to Mortgagee described above, until the Obligations are paid in full or Lender's mortgage is satisfied. If any Payments are received by Mortgagee before the Obligations are paid in full or Lender's mortgage is satisfied, Mortgagee shall deliver the Payments to Lender for application to the Obligations, endorsed or assigned, if necessary, to effect transfer to Lender. Payments made or received after satisfaction of Lender's mortgage or payment in full of the Obligations shall be paid, distributed or otherwise dealt with as though this Agreement did not exist.

(d) Protective Advances. If Mortgagor fails to perform any of Mortgagor's duties set forth in the mortgage between Mortgagor and Mortgagee described above or in the mortgage securing the Obligations, and if Mortgagee or Lender perform such duties or cause them to be performed, including paying any amount so required ("Protective Advance"), said Protective Advances shall be added to the Obligations if paid by Lender or, if paid by Mortgagee and secured by the mortgage between Mortgagee and Mortgagor described above, given the priority recorded Protective Advances as though this Agreement did not exist.

This Agreement benefits Lender, its heirs, personal representatives, successors and assigns, and binds Mortgagee and its heirs, personal representatives and successors and assigns, and is not intended to benefit any other person or entity.

Signed and Sealed this 17th day of March, 1998.

(Name of Corporation) Advantage Bank FSB (SEAL)

By: Robert J. Muth (SEAL)

Senior Vice - President

Agent: Robert Nielsen (SEAL)

(Vice President)

[Witnesses not required]

(SEAL)

(SEAL)

(SEAL)

AUTHENTICATION

Signatures of

authenticated this day of 19

Title: Member State Bar of Wisconsin or authorized under Sec. 706.06, Wis. Stats.

This instrument was drafted by

*Type or print name signed above.

AP-029 34866 STCI 242

OR

ACKNOWLEDGEMENT

STATE OF WISCONSIN

Kenosha County, ss.

Personally came before me, this 17th day of March, 1998

the above named

(names of individuals and their spouses)

Robert J. Muth, Sr. V.P. and

relationship, if any, or name of officer and title)

Robert Nielsen, V.P.

to me known to be the persons who executed the foregoing instrument and acknowledged the same.

Linda Falt

Notary Public Kenosha County, Wis.

My Commission (Expires) (s) 8-30-98

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SCHEDULE A
ALTA Commitment
File No.: 34866

LEGAL DESCRIPTION

Lot 11 in Block 239 in The Highlands West at Hoffman Estates XXXIX, being a subdivision of the Northeast quarter of the Northwest quarter of Section 9, Township 41 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois.

PIN: 07-09-112-011

ADDRESS: 1745 N. Lakeside Plaza, Hoffman Estates, IL 60195

PREPARED BY AND MAIL TO:

Advantage Bank, fsb
5935 7th Avenue
Kenosha, WI 53140



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