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1998-08-19 09:56:13  
Cook County Recorder

SUBORDINATION OF LIEN  
(Illinois)

Mail to: Harris Trust & Savings Bank  
P. O. box 94034  
Palatine, IL 60094-4034  
Account # 301426

*20/3*  
*980730985M*  
*7733051MB*

The above space is for the recorder's use only

OFFICIAL

PARTY OF THE FIRST PART Harris Bank Glencoe is/are the owner of a mortgage/trust deed recorded the 29th day of June 1998, and recorded in the Recorder's Office of Cook County in the State of Illinois as document No. 98555303 made by Charles N. Emmons, Jr. and Carol Ann Emmons, his wife, BORROWER(S) to secure an indebtedness of \*\*One Hundred Thousand and 00/100\*\* DOLLARS, and WHEREAS, Borrower(s) is/are the owner(s) of the following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

LOT 1 IN PINE CREST MANOR A SUBDIVISION OF LOTS 10 AND 11 EXCEPT THE EAST 156.5 FEET OF THE NORTH 183.0 FEET OF SAID LOT 10 AND EXCEPT THOSE PARTS OF SAID LOTS 10 AND 11 TAKEN FOR USE OF PUBLIC STREETS IN THE COUNTY CLERK'S DIVISION OF LOT 14 IN THE COUNTY CLERK'S DIVISION OF THE WEST 1/4 OF SECTION 33, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number(s): 05-33-117-028-0000  
Property Address: 445 Pine Manor, Wilmette, IL 60091

PARTY OF THE SECOND PART: Harris Trust and Savings Bank has refused to make a loan to the Borrower(s) except upon the condition that the mortgage/trust deed of the Party of the First Part be subordinate to that of the Party of the Second Part.

NOW, THEREFORE, in consideration of the sum of Ten (\$10.00) Dollars in hand paid by each of the parties hereto to the other, and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged and in order to induce Party of the Second Part to make the loan to Borrowers, it is hereby mutually agreed, as follows: That Party of the First Part covenants and consents that the lien of its mortgage/trust deed shall be subject and subordinate to the lien of the Party of the Second Part dated the \_\_\_\_\_ day of \_\_\_\_\_, 1998, and recorded in the Recorder's office of Cook County in the State of Illinois as document No. \_\_\_\_\_ reflecting and securing the loan made by Party of the Second Part to Borrower(s) in the amount of \*\*One Hundred Seventy Five Thousand and 00/100\*\* DOLLARS and to all renewals, extensions or replacements of said mortgage/trust deed. This Agreement shall be binding upon and shall inure to the benefit of Party of the Second Part, its successors and assigns.

DATED:  
July 23, 1998

*Pamela G. Nickles*  
Pamela G. Nickles, Loan Officer

*Diana McAllister*  
Diana McAllister, Loan Officer

BOX 333-CTI

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Property of Cook County Clerk's Office

This instrument was prepared by: Kelley Schwartz, Loan Utility, Harris Trust and Savings, PO Box 94034, Palatine, IL 60094-4034

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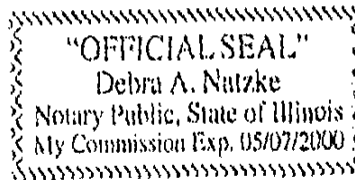
STATE OF ILLINOIS}

} SS.

County of Cook}

I, Debra A. Natzke, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Pamela G. Nickles personally known to me to be the Loan Officer of the Harris Trust and Savings Bank formerly known as Household Bank FSB, a corporation, and Diana McAllister, personally known to me to be the Loan Officer of said corporation and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Loan Officer and Loan Officer, they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN Under my hand and notarial seal this July 23, 1998.



*Debra A. Natzke*

Debra A. Natzke, Notary

Commission Expires May 7, 2000

**SUBORDINATION OF LIEN**  
(Illinois)

**FROM:**

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