

SUBORDINATION AGREEMENT

THIS INDENTURE made this 7 day of November, 1997. 3

WHEREAS, FIRST OF AMERICA BANK-ILLINOIS, N.A., a corporation, with principal offices located in Bannockburn, Illinois, has heretofore made a loan secured by a mortgage on the hereinafter described real estate located in Cook County, Illinois, which first mortgage was made by Rita J. Miller as a single person, said mortgage being dated February 8, 1991, and recorded in the Office of the Cook County Recorder of Deeds on February 19, 1991, as Document No. T39 44 642 said mortgage encumbering the following described property:

LOT SEVENTEEN (17) IN LOCASCIO'S SUBDIVISION UNIT 2, BEING A RESUBDIVISION OF PART OF THE NORTHEAST QUARTER (1/4) OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY 22, 1969, AS DOCUMENT NUMBER 24 52 329.

AND WHEREAS, FIRST OF AMERICA MORTGAGE COMPANY proposes to make a further mortgage loan to Rita J. Miller, as a single person, in the amount of \$91,000.00, which mortgage lien shall be evidenced by a certain promissory note and secured by a mortgage upon the same above-described property in Cook County, Illinois.

NOW, THEREFORE, FIRST OF AMERICA BANK-ILLINOIS, N.A. does hereby subordinate the lien of the mortgage dated February 8, 1991 to the proposed mortgage lien described above. All other terms and conditions of both liens shall remain in full force and effect, this Agreement being solely for the purpose of subordinating the lien of the first described mortgage to that of the second described mortgage.

UNOFFICIAL COPY

I, the undersigned, a notary public, in and for said county in the State aforesaid, do hereby certify that DION F. KENDRICK, VICE PRES, of First of America Bank-N.A., and ROBERT T. KOWALIC, ASST VICE PRES of said corporation, whose names are subscribed to the foregoing instrument appeared before me this day in person and severally acknowledged that as such VICE PRES and ASST VICE PRES, they signed and delivered the said instrument of writing as VICE PRES and ASST VICE PRES of said corporation, and caused the seal of said corporation to be affixed thereof, 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 and deed of said corporation for the uses and purposes therein set forth.

Given under my hand and notarial seal this 7 day of NOVEMBER, 1997.

Karen M. Pruban
Notary Public

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"OFFICIAL SEAL"  
Karen M. Pruban  
Notary Public, State of Illinois  
My Commission Expires 11/23/98  
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THIS INSTRUMENT PREPARED BY HBSC
AND SHOULD BE RETURNED TO:

FOAMC-CURING
K-A12-2P
1 FOA PARKWAY
KALAMAZOO, MI 49009

Loan No. 770782

95052350