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One trust deed or mortgage to another

The above space for Recorders use only

FERDINAND Ref 98110034

WHEREAS, MICHAEL W FERDINAND AND SHARON W FERDINAND (HIS WIFE)

by A MORTGAGE dated JANUARY 27, 1998 and recorded in the Recorder's
Office of COOK County, Illinois, on FEBRUARY 5, 1998 as Document
98097672, did convey unto ST PAUL FEDERAL BANK FOR SAVINGS

certain premises in County, Illinois, described as follows:
LOTS 3 AND 4 IN BLOCK 4 IN PROSPECT HIGHLANDS, BEING A SUBDIVISION OF THE WESTERLY 379.40
FEET OF THE EAST HALF OF THE NORTH 60 RODS OF THE SOUTHWEST QUARTER OF SECTION 12,
TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE NORTH 33.00
FEET THEREOF DEDICATED FOR PUBLIC ROAD), ACCORDING TO THE PLAT THEREOF RECORDED APRIL
26, 1926 AS DOCUMENT NUMBER 9253930, IN COOK COUNTY, ILLINOIS.

P.I.N. #08-12-309-013 PROPERTY ADDRESS: 506 South Emerson
Mount Prospect IL. 60056

to secure A note for ONE HUNDRED THOUSAND AND NO/100THS Dollars
with interest payable as therein provided; and

WHEREAS, the said MICHAEL W FERDINAND AND SHARON W FERDINAND (HIS WIFE)
by A MORTGAGE dated December 17, 1998 and recorded in said Recorder's
Office on COLONIAL MORTGAGE COMPANY, ITS SUCCESSORS AND OR ASSIGNS, as Document
did convey unto the said premises to
secure note for EIGHTY TWO THOUSAND AND NO/100THS Dollars
with interest, payable as therein provided; and

WHEREAS, the note secured by the MORTGAGE first described ABOVE held by
ST PAUL FEDERAL BANK FOR SAVINGS for collection, pledgee or in trust for any person, firm or corporation; and
as sole owner and not as agent

WHEREAS, said owner wishes to subordinate the lien of the MORTGAGE
first described to the lien of the MORTGAGE recorded as document No. 99049929
secondly described,

NOW THEREFORE, in consideration of the premises and of the sum of ONE DOLLAR (\$1.00) to
COLONIAL MORTGAGE COMPANY, ISAOA in hand paid, the said MORTGAGEE
does hereby covenant and agree with the said
ST PAUL FEDERAL BANK FOR SAVINGS
that the lien of the note owned by said ST PAUL FEDERAL BANK FOR SAVINGS
and of the MORTGAGE securing the same shall be and remain at all times a second lien upon the premises
thereby conveyed subject to the lien of the MORTGAGEE to said
COLONIAL MORTGAGE COMPANY, ITS SUCCESSORS AND OR ASSIGNS
as aforesaid for all advances made or to be made on the note secured by said last named
and for all other purposes specified therein.

WITNESS the hand and seal of said
this 13TH day of JANUARY, A.D. 1999
RAYMOND F SEIFFERT (Signed) ASST VICE PRESIDENT

State of Illinois, }
County of Cook } SS
A Notary Public in and for said county, in the state aforesaid, do hereby certify, that
RAYMOND F SEIFFERT

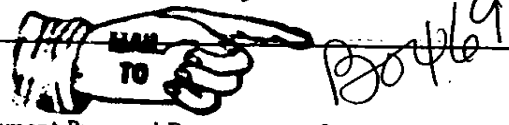


Who is personally known to me to be the same person whose name is subscribed to the foregoing in-
strument, appeared before me this day in person and acknowledged that he signed, sealed and deliver-
ed the same as his free and voluntary act for the uses and purposes therein set forth.
Notarial Seal Jan-13-1999 (Date)
Lisa Weigel (Notary Public)

Recorded by Chicago Abstract, Inc.

(Strike * to * if instrument subordinated to is a mortgage)

Name: NAME ST PAUL FEDERAL BANK FOR SAVINGS This Instrument Prepared By:
ADDRESS 6201 W CERMAK ROAD NAME RAYMOND F SEIFFERT
CITY ADDRESS 6201 W CERMAK ROAD
STATE BERWYN, IL 60402 OR RECORDER'S OFFICE BOX NO. BERWYN, IL 60402



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Property of Cook County Clerk's Office



COOK COUNTY CLERK'S OFFICE
100 N. LAUREL ST. CHICAGO, ILL. 60601
TELEPHONE (312) 437-2000

Chicago Auditor
Recorded by