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WHEN RECORDED RETURN TO:

Illiana Financial Credit Union
1600 Huntington Drive
PO Box 249
Calumet City, IL 60409

2011 053797

2011 SEP 29 AM 9:29

RECORDED

SUBORDINATION AGREEMENT

This Agreement made on September 21, 2011 between James E. Eng and Maria Eng hereinafter called "borrower(s)" and Illiana Financial Credit Union, 1600 Huntington Drive, Calumet City, Illinois, 60409, hereinafter called "LIENHOLDER", and Wintrust Mortgage, a division of Barrington Bank and Trust NA ISAOA, ATIMA - 1S660 Midwest Road, Suite 100, Oakbrook Terrace, IL 60181, "1st mortgage lender", witnessth .

Whereas, Lienholder is the owner and holder of a certain mortgage covering real property owned by: James E. Eng and Maria Eng "the borrower(s)", which is described as follows:

Lot 12 in Fairmeadow 19th Addition, to the Town of Munster, as per plat thereof, recorded in Plat Book 40, page 105, in the Office of the Recorder of Lake County, Indiana.

Property Address: 1055 Azalea Drive
Munster, IN 46321

Permanent Index Number: 45-07-30-327-007.000-027

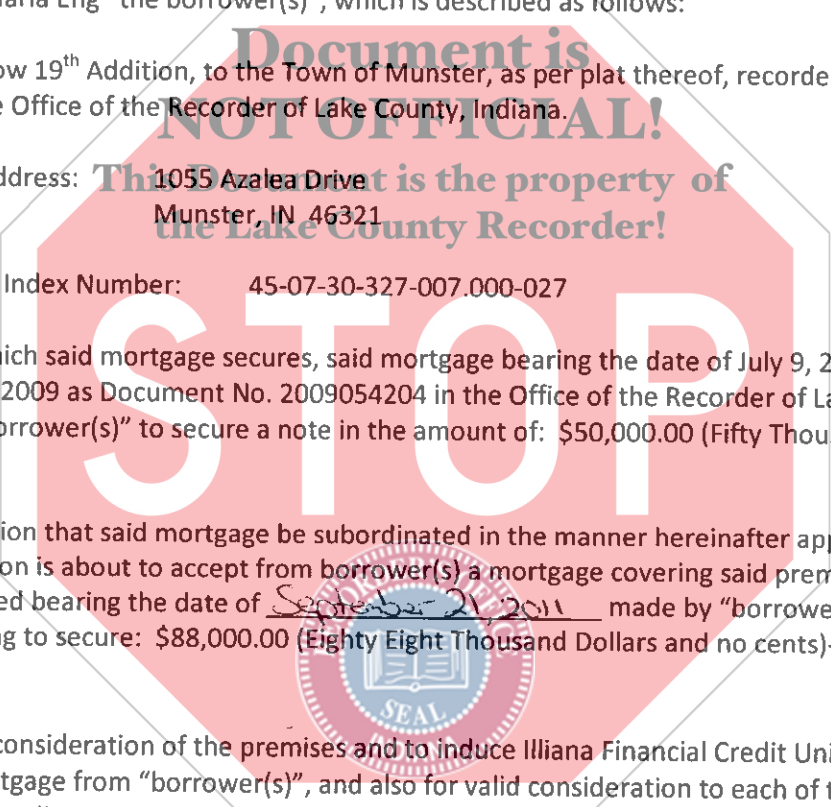
And of the bond which said mortgage secures, said mortgage bearing the date of July 9, 2009 and recorded August 6, 2009 as Document No. 2009054204 in the Office of the Recorder of Lake County executed by the "borrower(s)" to secure a note in the amount of: \$50,000.00 (Fifty Thousand dollars and 00/100).

Whereas, on condition that said mortgage be subordinated in the manner hereinafter appearing Illiana Financial Credit Union is about to accept from borrower(s) a mortgage covering said premises hereinafter described bearing the date of September 21, 2011 made by "borrower(s)" to: James E. Eng and Maria Eng to secure: \$88,000.00 (Eighty Eight Thousand Dollars and no cents)-----and interest;

Now, therefore, in consideration of the premises and to induce Illiana Financial Credit Union ISAOA to accept the said mortgage from "borrower(s)", and also for valid consideration to each of them paid by Wintrust Mortgage, a division of Barrington Bank and Trust NA ISAOA, ATIMA the receipt whereof is hereby acknowledged, "borrower(s)" and "lienholder" do hereby, severally and respectively, covenant, consent and agree to and with Wintrust Mortgage, a division of Barrington Bank and Trust NA ISAOA, ATIMA that said mortgage owned and held by "lienholder" shall be and the same is hereby made,

Fidelity/Highland 920113209

Mtg. # 2011-053797



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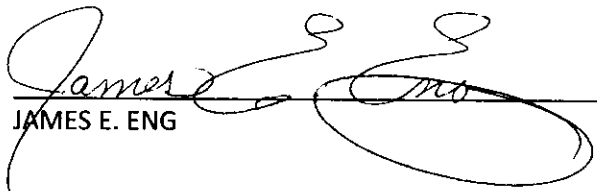
subject and subordinate in lien to the lien of said mortgage to be accepted by Wintrust Mortgage, a division of Barrington Bank and Trust NA ISAOA, ATIMA.

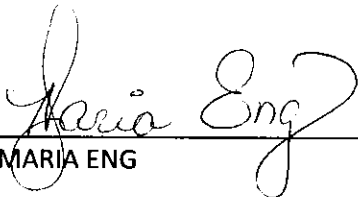
This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors, of the parties hereto.

This Agreement shall be construed in accordance with and governed by the law of the State of Illinois.


In Witness Whereof, the parties have signed this Agreement on the day and year first above written:

BORROWER(S):

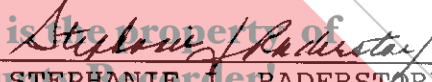

JAMES E. ENG


MARIA ENG

LIENHOLDER: ILLIANA FINANCIAL CREDIT UNION

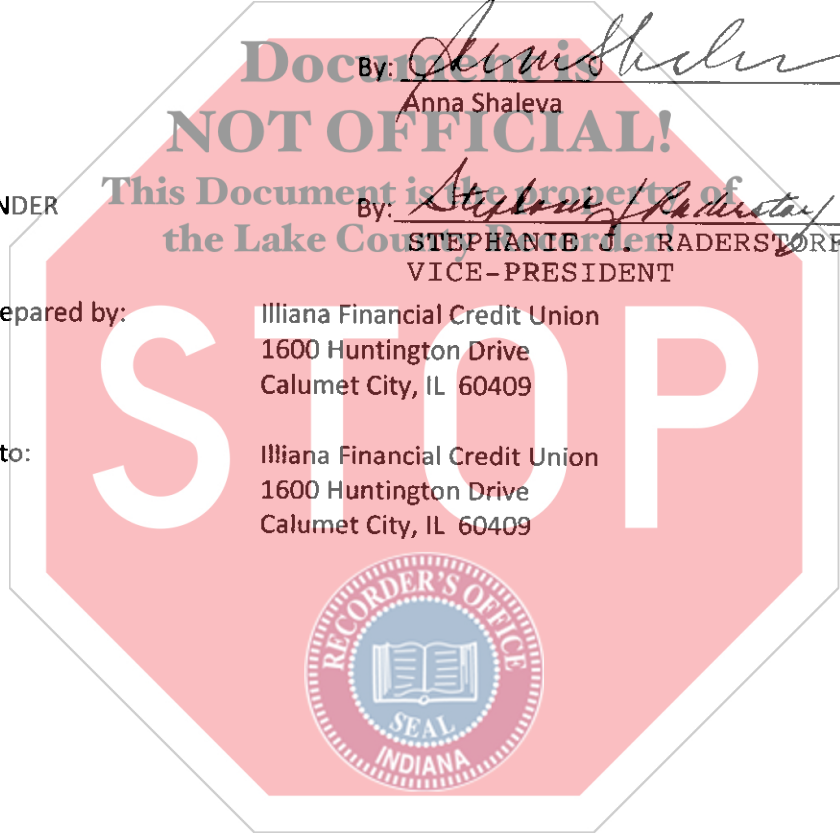
By: 
Anna Shaleva

1st MORTGAGE LENDER

By: 
STEPHANIE J. RADERSTORF
VICE-PRESIDENT

This Instrument Prepared by: Illiana Financial Credit Union
1600 Huntington Drive
Calumet City, IL 60409

Return Document to: Illiana Financial Credit Union
1600 Huntington Drive
Calumet City, IL 60409



BORROWER(S) SIGNATURE NOTARIZATION

STATE OF ~~IN~~ ILLINOIS
COUNTY OF Lake

Before me, the undersigned Notary of said County and State, personally appeared James E. Eng and Maria Eng known to me to be the person(s) whose name is subscribed above, and acknowledged that he executed the same for the purpose therein contained.

In Witness Whereof I hereunto set my hand and official seal this 21 day of Sept 2011.



[Signature]

Notary Public

ILLIANA FINANCIAL OFFICIAL'S SIGNATURE NOTARIZATION

STATE OF } ILLINOIS
COUNTY OF } COOK

Before me, the undersigned Notary of said County and State, personally appeared Anna Shaleva, Chief Lending Officer, known to me to be the person whose name is subscribed above, and acknowledged that he executed the same for the purposes therein contained.

In Witness Whereof I hereunto set my hand and official seal this 13th day of September 2011.



[Signature]

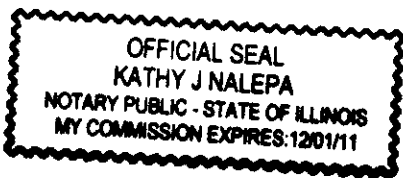
Notary Public

1st MORTGAGE LENDER OFFICIAL'S SIGNATURE NOTARIZATION

STATE OF } ILLINOIS
COUNTY OF } COOK

Before me, the undersigned Notary of said County and State, personally appeared Stephanie J. Rudstorf, known to me to be the person whose name is subscribed above, and acknowledged that he executed the same for the purposes therein contained.

In Witness Whereof I hereunto set my hand and official seal this 21st day of September 2011.



[Signature]

Notary Public

