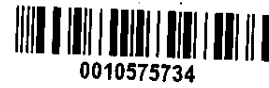


SUBORDINATION AGREEMENT



3911A

Agreement made this TWENTY FOURTH day of MAY, 2001, by and between LIBERTY BANK whose address is 7111 W. Foster Ave. Chicago IL 60656 and, ABN AMRO MORTGAGE GROUP INCORPORATED whose address is 777 EAST EISENHOWER PARKWAY, SUITE 700 ANN ARBOR MICHIGAN 48108-3258.

Whereas, JOHN R ALSTERDA AND TERESE MCCARTHY ALSTRDA are about to undertake to mortgage money on certain property described as:

THE SOUTH HALF OF LOT 2, ALL OF LOT 3 AND THE NORTH HALF OF LOT 4 IN BLOCK 6 IN GUBBINS' AND MCDONNELL'S EDGEBROOK GOLF ADDITION, BEING A SUBDIVISION OF LOT 29 AND PART OF LOTS 22, 30, 37, AND 38 IN BRONSON'S PART OF CALDWELL RESERVE IN SECTION 33, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

More commonly known as: 6634 N. MINNEHAHA, LINCOLNWOOD, IL 60712. Pin: 10-33-314-025 & 10-33-314-035

Whereas, LIBERTY BANK currently holds a MORTGAGE in said properties thereof, and which is recorded as document #00464643 situated in LINCOLNWOOD/COOK city/county and state of ILLINOIS.

Whereas, the owners of the property are desirous of refinancing the same from ABN AMRO MORTGAGE GROUP INCORPORATED.

Whereas, it is required that JOHN R ALSTERDA AND TERESE MCCARTHY ALSTERDA obtain a first mortgage on the premises necessitating subordination of LIBERTY BANK

Whereas, owner has executed, or is about to execute, a mortgage and note in a sum not greater than \$348,000.000, dated not later than MAY 31ST 2001, in favor of ABN AMRO MORTGAGE GROUP INCORPORATED, payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith.

Now therefore, it is as agreed as follows:

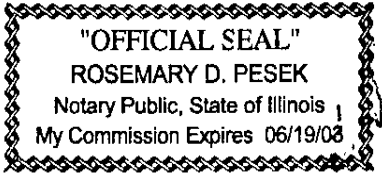
- 1) LIBERTY BANK agrees to subordinate its lien to ABN AMRO MORTGAGE GROUP INCORPORATED and acknowledges that its lien is inferior and subordinate of that of ABN AMRO MORTGAGE GROUP INCORPORATED.

[Handwritten Signature]

State of Illinois
County of Cook

On this 25th day of May, 2001, before me.
MY COMMISSION EXPIRES ON 6-19, 2003

[Handwritten Signature] NOTARY PUBLIC
(SEAL)



IP
MR