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SUBORDINATION AGREEMENT County Recorder

FIFTH THIRD BANK, 701 East 83 rd Ave., Merrillville, IN 46410, agrees that the debt
evidenced by the Mortgage given by Phillip A. Hayes and Vera M. Hayes, to Fifth Third
Bank, formerly known as Old Kent Bank, recorded August 2, 2000, as Document number
0585240, Cook County Records, is subordinated to the Fifth Third Mortgage Company,
mortgage given by Phillip A. Hayes and Vera M. Hayes, to Fifth Third Mortgage
Company, , that being recorded on, 2001 as Document Number
, Cook County Records.

The land affected by those Mortgages and this subordination agreement is the following:

LOT 31 IN MEDEMA BROTHERS RESUBDIVISION OF PART OF BLOCKS 6, 7, 8, IN B.F. JACOBS RESUBDIVISION OF BLOCKS 1 TO 16 INCLUSIVE, AND 21 TO 28 INCLUSIVE, IN B.F. JACOBS EVERGREEN PARK SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 2, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PUNCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property Address: 9112 S St Louis Avenue, Evergreen Park, IL 60805

Tax Code:

2 1-02-401-068

Kathleen Ferlus

ama Lorna Campbell FIFTH THIRD BANK

boracz Deborah K. Yeske

Assistant Vice President Its:

701 East 83rd Ave Merrillville, IN 46410

STATE OF INDIANA County of Newton

On June 20, 2001 before me, the subscriber, a Nota y Public in and for said county, personally appeared Deborah K. Yeske to me personally known, who being by me duly sworn, did say that he/she is the Assistant Vice President of the corporation, and that said instrument was signed in behalf of said corporation, by authority of its Board of Directors, and Deborah K. Yeske acknowledged said instrumon to be free act and deed of said corporation.

Valerie L. Massey Notary Public

Newton County, Ind. ans My Comm. Expires: 02/08/08

Prepared by: + hail to: Kathleen Ferlus Fifth Third Bank 701 East 83rd Ave Merrillville, IN 46410

form by: Mark S. Bowman Kinney, Bowman, & Engeln, PLC