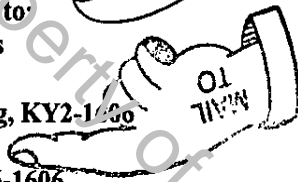




001187017

2036410/116
MTC *Ball*

After recording mail to:
Recorded Documents
Bank One, N.A.
Retail Loan Servicing, KY2-1436
P.O. Box 11606
Lexington, KY 40576-1606
Prepared by: Juan Martinez



SUBORDINATION OF MORTGAGE

IN CONSIDERATION of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, Bank One, N.A., being the holder of a certain mortgage deed recorded in Official Record as Document 00636658, at Volume/Book/Reel, Image/Page Recorder's Office, cook County, Illinois, upon the following premises to wit:

JA
3m

SEE EXHIBIT ATTACHED AND MADE A PART THEREOF.

For itself, its successors and assigns, Bank One, N.A., does hereby waive the priority of its mortgage referenced above, in favor of a certain mortgage to Flagstar Bank its successors and assigns, executed by Lowell Yura, being dated the 4th day of December, 2001, in an amount not to exceed \$185,000 recorded in Official Record Volume _____, Page _____, Recorder's Office, cook County, Illinois and upon the premises above described. Bank One, N.A. mortgage shall be unconditionally subordinate to the mortgage to Flagstar Bank, its successors and assigns, in the same manner and with like effect as though the said later encumbrance had been executed and recorded prior to the filing for record of the Bank One, N.A., but without in any manner releasing or relinquishing the lien of said earlier encumbrance upon said premises.

& As Doc# 001187016

IN WITNESS WHEREOF, Bank One, N.A. has caused this Subordination to be executed by its duly authorized representative as of this 10 day of December, 2001.

Bank One, N.A.

By: Tammy Armijo
Tammy Armijo, Consumer Lending Officer

STATE OF ARIZONA, COUNTY OF MARICOPA, to wit

I hereby certify that, on this 10 day of December, 2001, before the subscriber, a Notary Public of the aforesaid State, personally appeared Tammy Armijo, Consumer Lending Officer, who has been acknowledged to be the representative of Bank One, N.A., and has executed the foregoing Subordination Agreement for the purposes therein contained by signing the name of Bank One, N.A. by him/herself as representative.

Rhonda J. Shreve
Notary Public

My Commission Expires: 12/14/03

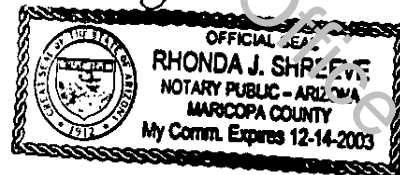


EXHIBIT A

LEGAL DESCRIPTION

UNIT 3W IN CALTRA VILLAGE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 41 AND 42 IN BLOCK 2 IN SUBDIVISION OF BLOCK 49 IN SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4, AND THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 AND THE EAST 1/2 OF THE SOUTHEAST 1/4 THEREOF) IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT OF SURVEY WHICH IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 97640004 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

TOGETHER WITH THE EXCLUSIVE RIGHT TO THE USE OF GARAGE SPACE G-3W AND STORAGE SPACE S-3W, LIMITED COMMON ELEMENTS, AS DELINEATED ON THE DECLARATION AND SURVEY AFORESAID.

PIN# 14-19-432-049-1006

Cook County Clerk's Office