

SUBORDINATION AGREEMENT



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KNOW ALL MEN BY THESE REPRESENTS that OAK BANK, an Illinois Banking Corporation, Chicago, Illinois, the owner and holder of that certain Jr. Mortgage and Note secured thereby having an original principal balance of \$ 30,000.00 from Vincent Sanchez, Jr. and

Deborah Ashbrook Sanchez, his wife

dated the 12th of July, AD 2000, recorded on July 18th, 2000, AD _____, as Document No. 00535802 and encumbering the following described property, located in said county and state, to wit:

LOT 11 IN SAUGANASH WOOD PHASE 1, A RESUBDIVISION OF LOTS 1 TO 3, PART OF LOTS 4, 5 AND 7 TO 10 AND VACATED NORTH KILDARE AVENUE LYING WITHIN, ALL IN SAUGANASH BUSINESS PARK, BEING A SUBDIVISION OF PART OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 10, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 8, 1997 AS DOCUMENT 9774984, IN COOK COUNTY, ILLINOIS.

Property Add: 5444 N. Kildare, Chicago, Ill. 60630-1791
TAX ID.#13-10-201-028-0000

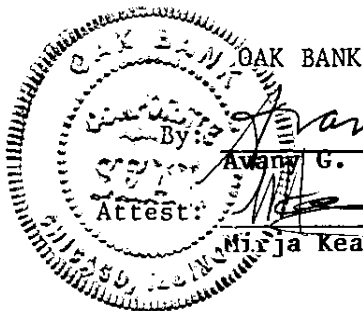
for and in consideration of the sum of TEN AND NO/100 (\$10.00) Dollars and other good and valuable considerations, the receipt of which is hereby acknowledged, does hereby agree and declare that the lien of the Mortgage to OAK BANK above described shall henceforth and forever be subject, subordinate and inferior in lien, right and dignity at all times to the lien, right and dignity of that certain Mortgage from Vincent Sanchez, Jr. and Deborah Ashbrook Sanchez, his wife

to OAK BANK, an Illinois Banking Corporation, dated the 16th day of January, AD 2002, having an original principal balance of \$297,000.00, which encumbers the above described property, recorded on the 25th day of January, AD 2002 Document No. 0020103902.

OAK BANK hereby specifically agrees that the mortgage to Oak Bank, secondly described above is and shall continue to be prior and superior in lien, right and dignity at all times to the mortgage to Oak Bank first above described and held by Oak Bank.

IN WITNESS WHEREOF, the said OAK BANK, has caused these presents to be signed by its Asst. Vice President and Attest by its Assistant Cashier, and its corporate seal to be hereto affixed, this 23rd day of January, AD 2002.

This instrumen was prepared by:
OAK BANK
1000 N. RUSH STREET
CHICAGO, ILL.60611



By: Awany G. Pena, Asst. Vice President
Attest: Mirja Kearney, Asst. Cashier

BOX 333-CTI

L.D. YWFI 7975958 F1

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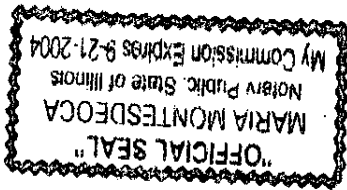
Chicago, Illinois 60611-1208
1000 N. Rush Street

Oak Bank



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Property of Cook County Clerk's Office

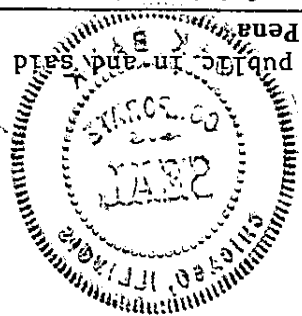


Maria Montesezca
Notary Public

Given under my hand and notarial seal this 10th day of January, AD 2002.

Mirja Kearney, Cashier of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Asst. Vice President and Asst. Cashier they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

I, the undersigned, a notary public in and said County, in the state aforesaid, DO HEREBY CERTIFY that Avany G. Pena, Asst. Vice President of Oak Bank, an Illinois Banking Corporation, and Mirja Kearney, Cashier of said corporation, personally known to me to be the Asst. Vice President and Asst. Cashier of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Asst. Vice President and Asst. Cashier they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.



STATE OF ILLINOIS }
COUNTY OF COOK }
SS.