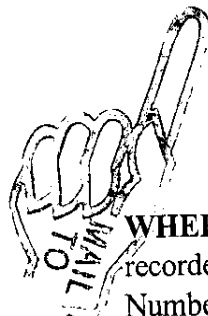




This document was prepared by and should be returned to: Gwen Corrie
Community Bank of Oak Park River Forest
1001 Lake Street
Oak Park IL 60301



SUBORDINATION OF MORTGAGE

WHEREAS, Daniel C. Shea and Cynthia B. Shea, by Mortgage dated December 22, 2000 and recorded in the Recorder of Deeds Office of Cook County, Illinois on January 4, 2001, as Document Number 0010010404, did convey unto, COMMUNITY BANK OF OAK PARK RIVER FOREST, Mortgagee, certain premises in Cook County, Illinois described as follows:

Lot 19 and the South 25 feet of Lot 20 in Block 1 in Steeles Subdivision, a Subdivision of that part of the North 13.33 chains of the Southeast 1/4 lying East of Thatcher Ave. and South of the Chicago and Northwestern Railroad right of way, all in Section 11, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

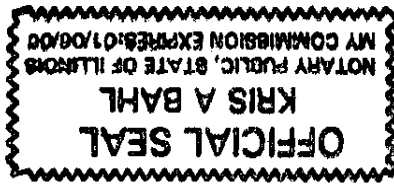
P.I.N.: 15-11-401-034-0000

Property Address: 325 Thatcher Ave., River Forest, IL 60305

to secure a Note for ONE HUNDRED THOUSAND AND NO/100THS DOLLARS (\$100,000.00) with interest payable as therein provided; and

WHEREAS, the note secured by the mortgage first described and held by COMMUNITY BANK OF OAK PARK RIVER FOREST, as sole owner and not as agent for collection, pledge or in trust for any person, firm or corporation; and

WHEREAS, said owner wishes to subordinate the lien of the mortgage first described to the mortgage of COMMUNITY BANK OF OAK PARK RIVER FOREST, dated March 21, 2002, and recorded on _____, 2002 as Document Number _____, in an amount not to exceed \$285,000.00.



My Commission Expires:

1-6-09

Notary Public

Kris A Bahl

Given under my hand and seal this 21st day of March, 2002.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid do hereby certify that Claude E. L'Heureux who is personally known to me to be a Vice President of Community Bank of Oak Park River Forest an Illinois corporation, and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that as such Vice President he signed and delivered the said instrument as Vice President of said Corporation, as a free and voluntary act for the uses and purposes therein set forth.

State of Illinois
County of Cook

COMMUNITY BANK OF OAK PARK RIVER FOREST
BY: *Claude E L'Heureux*
Claude L'Heureux, Vice President

Dated this 21st day of March, 2002.

THEREFORE, in consideration of the premises and of the sum of ONE AND NO/100THS DOLLARS (\$1.00) to COMMUNITY BANK OF OAK PARK RIVER FOREST, in hand paid, the said COMMUNITY BANK OF OAK PARK RIVER FOREST does hereby covenant and agree with the said COMMUNITY BANK OF OAK PARK RIVER FOREST, that the lien of the note owned by COMMUNITY BANK OF OAK PARK RIVER FOREST and the mortgage securing the same shall be and remain at all times a second lien upon the premises thereby conveyed subject to the mortgage to COMMUNITY BANK OF OAK PARK RIVER FOREST as aforesaid for all advances made or to be made on the note secured by COMMUNITY BANK OF OAK PARK RIVER FOREST, and for all other purposes specified herein.