

Loan No.: 002000190826

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CitiMortgage, Inc.
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Farmington Hills, MI 48333-9206



0020334488

Subordinate CMI Account Number:
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SUBORDINATION AGREEMENT

Citibank, F.S.B., holder of the beneficial interest in that certain Note secured by a Deed of Trust/Mortgage dated November 2, 2001 and recorded November 2, 2001, AS DOCUMENT NO. 0011028003

of the public records of COOK County, IL, in the amount of \$ 97,000.00, affecting that certain property known as Permanent Index Number: 14-08-403-028-1253 does hereby subordinate its interest in said Note and Deed of Trust/Mortgage to that certain Deed of Trust/Mortgage executed by KIRK D. RIEGLE

affecting said property, which Deed of Trust/Mortgage is recorded concurrently here with.

Dated this 13 day of March, 2002.

M. Jayne Woodley, as an officer of CitiMortgage, Inc.,
Attorney in Fact
for Citibank, F.S.B.

By: [Signature]

BOX 333-CT

798 3818/22020342/0MB/COOK/3 of 4

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SEE SCHEDULE "A" ATTACHED HERETO AND MADE A PART HEREOF

The Beneficiary wishes to appoint a new trustee or trustees to serve in the place of the trustee(s) named above.

NOW, THEREFORE, BY THIS DEED OR APPOINTMENT, the Beneficiary releases the Trustee(s) named above from all of the powers, duties and obligations conferred or imposed upon them by the Deed of Trust, and appoints American National Bank the "New Trustee" as trustee in their place, each such trustee to have full power to act in his or her own stead. All references in the Deed of Trust or Note to "Trustee" shall from this time forward mean the New Trustee named above.

By signature below of M. Jayne Woolley, its Assistant Vice President duly authorized to act as the Beneficiary's true and lawful attorney-in-fact, the Beneficiary acknowledges this Deed of Appointment to be its act and deed, all in accordance with authority granted by its Board of Directors.

CitiMortgage, Inc. Attorney in Fact for Citibank, F.S.B. [Corporate Seal]

Attest: [Signature] (SEAL) Vice President

STATE of)
) ss.
CITY/COUNTY of)

I, a Notary Public in and for the state and county shown above, certify that, on 3/13/02, M. Jayne Woolley personally appeared before me, signed this Deed of Appointment of Substitute Trustee(s) for the purposes indicated. I also certify that he/she is known to me, or was satisfactorily proven to me, to be an officer of CitiMortgage, Inc. Attorney in Fact for Citibank, F.S.B., who is duly authorized to bind Citibank to the Deed of Appointment of Substitute Trustee(s) by his or her signature.

Witness by signature and Notary Seal: [Signature] Notary Public

My Commission Expires: Sept 7, 2004

JESSICA SANCHEZ
Notary Public - Notary Seal
STATE OF MISSOURI
JEFFERSON COUNTY
MY COMMISSION EXP. SEPT 7, 2004

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STREET ADDRESS: 5100 N MARINE DRIVE UNIT 23M
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 14-08-403-028-1253

LEGAL DESCRIPTION:

UNIT NO. 23M IN 5100 MARINE DRIVE CONDOMINIUM AS DELINEATED ON PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

LOTS 15 AND 16 IN WHITE GALT AND PROUDFOOT'S SUBDIVISION OF BLOCK 4 IN ARGYLE IN SECTION 8, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO ACCRETION TO LOT 16 AFORESAID LYING WESTERLY OF THE WEST BOUNDARY LINE OF LINCOLN PARK AS ESTABLISHED BY PLAT RECORDED MARCH 31, 1908 AS DOCUMENT NUMBER 4179863 PURSUANT TO DECREE ENTERED JULY 18, 1907 IN CASE NUMBER 280120 IN CIRCUIT COURT OF COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT 'D' TO DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 25203727, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

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