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SUBORDINATION AGREEMENT



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KNOW BY ALL MEN THESE PRESENTS: In consideration of other good and valuable considerations, THE FIFTH THIRD BANK of 38 Fountain Square Plaza Cincinnati, Ohio 45263 ("Bank"), hereby agrees that it shall postpone and make junior and subordinate in all respects that certain mortgage executed by Gregory S. Williams, in the amount of \$ 25,000, dated April 28, 1999, and recorded as document No. 99403242, Cook County, Illinois Records, in favor of a mortgage executed by Gregory S. Williams in the amount of \$300,000.00, in favor of Fifth Third Mortgage Co. 9400 S. Cicero Ave. Suite #301, Oak Lawn, Illinois 60453, which mortgage covers real estate described in Exhibit "A" attached hereto and made a part hereof.

This agreement shall continue in full force and effect so long as Gregory S. Williams shall be indebted to Bank.

This Agreement shall be binding upon and inure to the benefit of the respective heirs, executors, successors, and assigns of Bank.

WITNESSES

Debra Dieken
Debra Dieken

THE FIFTH THIRD BANK
Robert H. Krantz
Robert H. Krantz
Senior Vice President

Alma Mexicano-Garcia
Alma Mexicano-Garcia

STATE OF ILLINOIS }
COUNTY OF COOK } SS:

BE IT REMEMBERED, that on April 5, 2002, before me, a Notary Public in and for said County and State, personally appeared Robert H. Krantz as Senior Vice President of THE FIFTH THIRD BANK, and acknowledged the signing thereof to be their voluntary act for the uses and purposes therein mentioned.

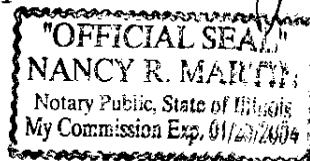
IN WITNESS THEREOF, I have hereunto subscribed my name and affixed my notarized seal on the day and year last aforesaid.

Nancy R. Martin
Notary Public

Mail to +
THIS INSTRUMENT WAS PREPARED BY

Renee Weaver

IL#6425078



Box 156

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EXHIBIT A

LOT 3 (EXCEPT THE EAST 12.00 FEET OF THE SOUTH 43.00 FEET) IN OWNER'S RESUBDIVISION OF THE WEST 40.00 FEET OF LOT 4, AND ALL OF LOTS 5 AND 6 EXCEPT THE WEST 60.00 FEET OF THE NORTH 160.00 FEET OF SAID LOT 6 IN BLOCK 59 IN EVANSTON IN SECTION 13, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

pr. # 10-13-412-007

PA-1571 Wesley Avenue, Evanston, IL
60201

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