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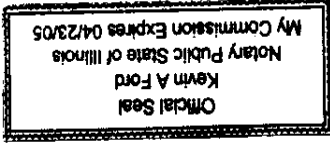
STEWART TITLE COMPANY
1515 E. Woodfield Road, Suite 102
Schaumburg, IL 60173



Wells Fargo Home Mtg. One
3601 Munnings Dr.
Bloomington, MN 55435

Mail To:

This instrument prepared by: Amanda Caskey-Kostecki, First American Bank, 701 N. Milwaukee Avenue, Vernon Hills, IL 60061.



NOTARY PUBLIC
Given under my hand and Notarial Seal this 13th day of November, 2001.

Before me, a notary public in and for said county and state, personally appeared Amanda Caskey-Kostecki personally known as the Consumer Loan Officer of First American Bank who executed the foregoing instrument for and on behalf of said Corporation by authority of its Board of Directors, and acknowledged that s/he signed, sealed and delivered the said instrument as a free and voluntary act for the uses and purposes therein set forth.

STATE OF ILLINOIS
COUNTY OF COOK

Amanda Caskey-Kostecki

BY:

First American Bank

ITS: Consumer Loan Officer

1833880

IN WITNESS WHEREOF, the undersigned has executed this Mortgage Subordination Agreement the 13th day of November 2001.

The undersigned, First American Bank, hereby consents that the lien of the Mortgage first above described be taken as second and inferior to the Mortgage last above described. PROVIDED, HOWEVER, THAT THIS SUBORDINATION IS LIMITED TO THE FACE AMOUNT APPEARING ABOVE AND THAT IN THE EVENT SAID FACE AMOUNT IS INCREASED BY SUBSEQUENT MODIFICATION OF THE NOTE AND/OR MORTGAGE, THEN THIS SUBORDINATION SHALL BE OF NO EFFECT WHATSOEVER WITH RESPECT TO ANY AMOUNTS IN EXCESS OF THE FACE AMOUNT STATED HEREIN AND THE MORTGAGE OF FIRST AMERICAN BANK SHALL HAVE PRIORITY THEREOVER.

Mortgage dated 11-26-01 by Brian S. Miller and Ann J. Miller F/R/A Ann J. Niles as Mortgageors to Biltmore Financial Bancorp as Mortgagee securing payment of a Note in the face amount of \$176,000.00, dated _____ and continuing until _____ on the first day of every month beginning _____ and interest remaining unpaid shall be due and payable.

For and in consideration of the sum of One Dollar (\$1.00) and other valuable consideration to such holder in hand paid, the receipt of which is hereby acknowledged, First American Bank does waive the priority of the lien of the said Mortgage insofar as the following described Mortgage is concerned, but not otherwise:

Know all persons by these presents that First American Bank, as present legal holder and owner of a Mortgage dated April 27, 2000 executed by Brian S. Miller and Ann J. Miller F/R/A Ann J. Niles as Mortgageors to First American Bank, as Mortgagee, recorded on May 11, 2000 as Document No. 00335001 in the Recorder's Office of Cook County, Illinois, covering property the legal description of which is attached hereto.

1833880

SUBORDINATION
OF
MORTGAGE

STEWART TITLE OF ILLINOIS
2 NORTH LASALLE STREET, SUITE 1920
CHICAGO, IL 60602



0020417715

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Cook County Recorder 23:50

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