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CONSULT YOUR LAWYER BEFORE SIGNING THIS FORM-THIS FORM SHOULD BE USED BY LAWYERS ONLY.

Box 260

Subordination Agreement

Date: March 19, 2002

The parties agree as follows:

Parties

Holder of the Existing Mortgage

Kraft Foods Federal Credit Union, Successor in interest to Kraft General Foods Federal Credit Union

777 Westchester Avenue

White Plains, NY 10604

Mortgage in the New Mortgage (Mortgagee)

Kraft Foods Federal

P.O. Box 12670

Albany, New York 12212

0020434024

3162/0084 18 001 Page 1 of 4

2002-04-16 09:22:00

Cook County Recorder

51.00



0020434024

The Property. The Property is described as follows:

See Schedule A attached hereto and made a part hereof.

The land referred to in this policy is described as follows:

Lot 36 in Unit #2, Pleasant Hill Estates, a subdivision of the part of the East 1/2 of the Southwest 1/4 of Section 22, Township 42 North, Range 10, East of the Third Principal Meridian, according to the plat recorded May 23, 1956 as document number 16588756, book 470, pages 46 and 57, in Cook County, Illinois.

Commonly known as 756 S. Bennett, Palatine, IL 60067

PERMANENT INDEX NUMBER: 02-22-306-003

ATGF, INC.

Prepared by

Angela Prospero
Angela Prospero

[Handwritten signature]

Property of Cook County Clerk's Office

7/e
6/20/02

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Existing
Mortgage

2. The Holder now owns and holds the following mortgage and the bond or note which it secures:
Mortgage dated March 27th, 1996 made by

Steven E. Kohanzo and Christine A. Kohanzo

to Kraft General Foods Federal Credit Union now known as Kraft Foods Federal Credit Union in the amount of \$20,000.00 and recorded as Document No. 96271687 of section of Mortgages, pages, in the Cook County Clerk's Office, covering all or part of the Property.

New
Mortgage
Description
of Property
Subordination

3. The owner of the Property is about to sign and deliver to Mortgagee, a New Mortgage to secure the amount of One Hundred and Seventy-Five Thousand Dollars (\$175,000.00) and interest, covering the Property. The Property is more fully described in the New Mortgage.
4. The Mortgagee will not accept the New Mortgage unless the Existing Mortgage is subordinated to it. In exchange for \$1.00 and other good and valuable consideration and to induce Mortgagee to accept the New Mortgage, the Holder agrees to subordinate the lien of the Existing Mortgage to the lien of the New Mortgage.

The Existing Mortgage lien shall be subordinated in the amount secured by the New Mortgage, interest and advances already paid and to be paid and in the future under the New Mortgage. Examples of the advances are brokerage commissions, fees for making the loan, mortgage recording tax, documentary stamps, fee for examination of title and surveys. Advances may be paid without notice to Holder.

This Subordination Agreement shall apply to any extension, renewal or modification of the New Mortgage.

No oral
changes

5. This Agreement cannot be changed or ended except in writing signed by Holder.

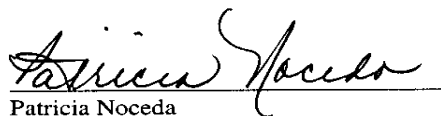
Who is
bound

6. If there are more than one Holder each shall be separately liable. The words "Holder" and "Mortgagee" shall include their heirs, executors, administrators, successors and assigns. If there are more than one Holder or Mortgagee the words "Holder" and "Mortgagee" used in this Agreement includes them.

Signatures

Holder states that Holder has read this Subordination Agreement, received and completely filled in copy of it and has signed this Subordination Agreement as of the date at the top of the first page.

WITNESS


Patricia Noceda

HOLDER
Kraft Foods Federal Credit Union

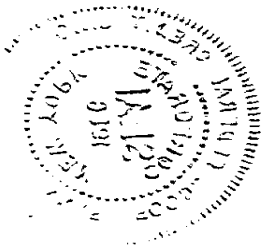

Holly Herman
President



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Property of Cook County Clerk's Office



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State of }
County of } ss:

On the _____ day of _____, Two Thousand and _____
before me came

to me known and known to me to be the individual described in, and who executed, the foregoing instrument, and acknowledged to me
that he executed the same.

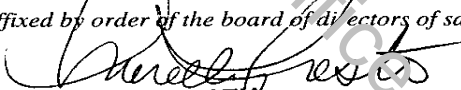
State of }
County of } ss:

On the _____ day of _____, Two Thousand and _____
before me came

to me known and known to me to be the individual described in, and who executed, the foregoing instrument, and acknowledged to me
that he executed the same.

State of New York }
County of Westchester } ss:

On the 19th day of March, Two Thousand and 2002 before me came Holly Herman being by me duly sworn, did depose and
say that he resides in 777 Westchester Avenue, Ste# 101, White Plains, NY 10604 that she is the President of Kraft Foods Federal
Credit Union the corporation described in, and which executed, the foregoing instrument; that he knows the seal of said corporation;
that the seal affixed to said instrument is such corporate seal; that is was so affixed by order of the board of directors of said
corporation; and that he signed his name thereto by like order.


MIRELLA PRESTIA
NOTARY PUBLIC
COUNTY OF WESTCHESTER
STATE OF NY
LIC # 01PR5023009
COMMISSION EXPIRES 12/2008

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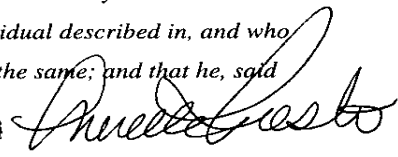
State of }
County of } ss:

On the _____ day of _____, Two Thousand and _____
before me came _____ to me known, who,
being by me duly sworn, did depose and say that he resides in _____
that he is the _____ of _____
the corporation described in, and which executed, the foregoing instrument; that he knows the seal of said corporation; that the seal
affixed to said instrument is such corporate seal; that it was so affixed by order of the board of _____ of said
corporation; and that he signed his name thereto by like order.

State of New York }
County of Westchester } ss:

On the 19Th day of March, Two Thousand and 2002 before me came Patricia Noceda, the subscribing witness to the
foregoing instrument, with whom I am personally acquainted, who, being by me duly sworn, did depose and say that he resides in 777
Westchester Avenue, Ste# 101, White Plains, NY 10604 that she knows Holly Herman to be the individual described in, and who
executed the foregoing instrument; that he, said subscribing witness, was present, and saw execute the same; and that he, said
witness, at the same time subscribed his name as witness thereto.

MIRELLA PRESTIA
NOTARY PUBLIC
COUNTY OF WESTCHESTER
STATE OF NY
LIC # 01PR5023009
COMMISSION EXPIRES 1-2-08



No. _____
Kraft Foods Federal Credit Union

TC

Kraft Foods Federal Credit Union,
its successors and or assigns
P.O. Box 12670
Albany, New York 12212

Subordination Agreement

Dated, March 19, 2002

The land affected by the within
instrument lies in

756 South Bennett, Palatine, IL 60067

20434024

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