UNOFFICIAL CO 589/8048 41 901 Page 1 of 2 2002-09-10 10:30:32 Cook County Recorder 46.50

0020990309

SUBORDINATION AGREEMENT

1st AMERICAN TITLE order 1 44/29

WHEREAS JOHN J. ZUCCO and DEBORAH S. ZUCCO, Trustees, or their successors in trust under JOHN J. ZUCCO Living trust dated March 1997 and DEBORAH S. ZUCCO and JOHN J. ZUCCO, Trustees, or their successors in trust, under DEBORAH S. ZUCCO Living trust dated March 27, 1997 by a Mortgage (the "COUNTRYWIDE HOME LOAN MORTGAGE") dated ______ and recorded on in the Recorders Office of COOK County, Illinois as Document number ______ did convey unto COUNTRYWIDE HOME LOAN certain premises in COOK County, Illinois described as:

LOT 1 IN HYLANDS SUBDIVISION PART OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SOUTHEAST QUARTER OF SECTION 4, TOWNSHIP 42 NORTH, RANGE 9 RECORDED OCTOBER 16, 1990 AS DOCUMENT NO. 90506095 IN COOK COUNTY, ILLINOIS

to secure a note for THREE HUNDRED THOUSAND AND 00/100 (\$300,000.00) U. S. DOLLARS with interest payable as therein provided: and

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of:

A MORTGAGE DATED MAY 1, 2002 IN THE AMOUNT OF \$500,000.00 AND RECORDED AUGUST 6, 2002 AS DOCUMENT NUMBER 002859922 (the "First Midwest Bank Mortgage")

but is willing to subject and subordinate its right, interest and claim to the lien of above mentioned Mortgage.

NOW THEREFORE, the undersigned in consideration of the premises and of the sum of ONE DOLLAR (\$1.00) paid to the undersigned, receipt of which is hereby acknowledged, does hereby covenant and agree with COUNTRYWIDE HOME LOAN that the right, interest and claim of the undersigned under the First

Midwest Bank Mortgage is and Mall be and Tempin at an imes subject and subordinate to the lien of the *COUNTRYWIDE HOME LOAN Mortgage as aforesaid for all advances made or to be made under the provisions of said mortgage or on the notes secured thereby and for all other provision of said mortgage or on the notes secured thereby and for all purposes specified therein, hereby releasing and waiving all nights and er and by virtue of the homestead exemption laws of State of Illinois.

WITNESS the hand and seal of the undersigned the 22ND day of AUGUST A.D. 2002.

FIRST MIDWEST BANK

300 PARK BOULEVARD, SUITE 400

ITASCA, ILLINOIS 60143

Richard

I, the undersigned, a Notary Fublic in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Fred Alford and Bichard Fabian who are/is personally known to me to be the same person(s) whose name(s) are/is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this 23 day of August A.D. 2002.

Notary Public

THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK

300 NORTH HUNT CLUB ROAD

GURNEE, ILLINOIS 600

OFFICIAL SEAL