



SUBORDINATION AGREEMENT

Date: July 31, 2002

FOR VALUABLE CONSIDERATION, the undersigned hereby subordinates the lien on real property in Cook County, Illinois, described as follows: Lot 4 in Brandell's Subdivision of Lots 13 and 14 in Block 4, Keeney and Rinn's Addition to Evanston, in Sections 19 and 20, Township 41 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois. PIN #11-19-414-025-0000

which is evidenced by a Mortgage dated April 19, 2001 and filed for record June 12, 2001 as Document Number 0010508412, in the Office of the County Recorder of the above County, to a subsequent lien evidenced by a Mortgage from Rafael R Castellanos, an unmarried man to IBM Mid America Employees Federal Credit Union, in the amount not to exceed \$140,000.00 filed for record as Document Number **20921897**, in the Office of the County Recorder of the above County.

IBM Mid America Employees Federal Credit Union

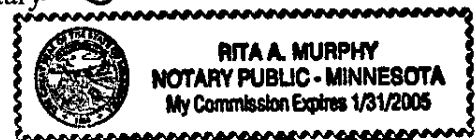
By Bonnie B. Douty
Its Mortgage Servicing Representative
By Michael Zenner
Its Mortgage Services Manager

STATE OF MINNESOTA
COUNTY OF OLMSTED

The foregoing instrument was acknowledged before me this 31st day of July, 2001, by Bonnie B. Douty and Michael Zenner, the Mortgage Servicing Representative and Mortgage Services Manager of IBM Mid America Employees Federal Credit Union, a Corporation under the laws of United States of America, on behalf of the Corporation.

This instrument was drafted by:
IBM Mid America Employees
Federal Credit Union
4001 West River Parkway
Rochester MN 55903

Rita Murphy
Notary



BOX 333-CT

CTE C DB 8033798 MC BY No abs 2 of 2

SM

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Property of Cook County Clerk's Office

RYAN A. MURPHY
NOTARY PUBLIC - MINNESOTA
My Commission Expires 12/31/15

11-18-15