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Cook County Recorder

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**SUBORDINATION OF MORTGAGE OR TRUST DEED
LOAN NUMBER: 88-1001648**

WHEREAS, I/WE JOHN J. MORRISON AND BARBARA MORRISON, HIS WIFE, AS JOINT TENANTS, hereby executed a mortgage dated **21242997** and recorded in the recorder's office of COOK County, Illinois as document No. **21242997** did convey unto HOME EXPRESS MORTGAGE CORPORATION, ITS SUCCESSORS AND/OR ASSIGNS, a mortgage to certain premises in COOK County, Illinois, described as follows:

LOTS 197 AND 198 IN ELMORE'S WILDWOOD, A SUBDIVISION OF THAT PART OF THE NORTHERLY 80 ACRES OF THE NORTHEASTERLY 1/2 OF CALDWELL'S RESERVATION, BEING A TRACT OF LAND IN TOWNSHIP 40 AND 41, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH LIES WESTERLY OF THE RIGHT OF WAY OF THE CHICAGO, MILWAUKEE AND ST. PAUL RAILWAY COMPANY ACCORDING TO THE PLAT THEREOF RECORDED JUNE 26, 1924 AS DOCUMENT 8486322, IN COOK COUNTY, ILLINOIS.

PERMANENT TAX ID NO.: 10-32-208-056

COMMONLY KNOW AS: 6868 N. WILDWOOD
CHICAGO, IL 60646

To secure a note for TWO HUNDRED FORTY-NINE THOUSAND AND NO/100 (\$249,000.00) with interest payable as therein provided and;

WHEREAS, the undersigned have some right, interest and claim in an to said premises on reason of;

A MORTGAGE made by JOHN J. MORRISON AND BARBARA MORRISON, to secure payment of a mortgage to NORTH FEDERAL SAVINGS BANK, in the amount of \$100,000.00 dated MAY 18, 2002 and recorded MAY 28, 2002 as Document No. 0020599610, but is willing to subject and subordinate said right, interest and claim to the lien of the above described mortgage for, HOME EXPRESS MORTGAGE CORPORATION, ITS SUCCESSORS AND/OR ASSIGNS.

BOX 333-CT

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NOW THEREOF, the undersigned in consideration of the premises and the sum of ONE DOLLAR (\$1.00) paid to the undersigned, receipt of which is hereby acknowledged, do hereby covenant and agree with, HOME EXPRESS MORTGAGE CORPORATION, ITS SUCCESSORS AND/OR ASSIGNS as holder of the note secured by said Mortgage that the right, interest and claim of the undersigned is and shall be and remain at all times subject and subordinate only to the lien for the above referenced Mortgage issued to HOME EXPRESS MORTGAGE CORPORATION, ITS SUCCESSORS AND/OR ASSIGNS 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 purposes specified therein; hereby releasing and waiving all rights under and by virtue or the homestead exemption laws of the State of Illinois.

WITNESS the hand and seal of NORTH FEDERAL SAVINGS BANK, 100 WEST NORTH AVENUE, CHICAGO, IL 60610, This the 31ST day of OCTOBER 2002.

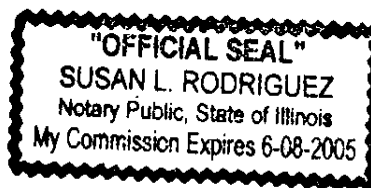
BY: [Signature]
JOSEPH A. GRABER, PRESIDENT

ATTEST: [Signature]
MARK F. METZGER, VICE PRESIDENT

STATE OF ILLINOIS)SS
COUNTY OF COOK

I, SUSAN L. RODRIGUEZ, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT JOSEPH A. GRABER, is personally known to me to be the PRESIDENT of NORTH FEDERAL SAVINGS BANK and MARK F. METZGER, is personally known to me to be the VICE PRESIDENT of said Corporation and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severly acknowledged that as such PRESIDENT and VICE PRESIDENT they signed and delivered the said instrument as PRESIDENT and VICE PRESIDENT of said Corporation, and caused the corporate seal of said corporation to be affixed thereto pursuant to authority given by the Board of Directors of said Corporation as their free and voluntary act, and as their free and voluntary act and deed of said corporation, for uses and purposes therein set forth and given under my hand and notary seal this the 31ST day of OCTOBER 2002.

[Signature]
NOTARY PUBLIC



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