



BOX 158

SUBORDINATION AGREEMENT

THIS INDENTURE made this 4 day of November, 2002.

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WHEREAS, National City, a corporation, with principal offices located in Miamisburg, Ohio, has heretofore made a loan secured by a mortgage on the hereinafter described real estate located in COOK County, Illinois, which mortgage was made by PAWAN KUMAR and ARCHANA KUMAR, husband and wife, said mortgage being dated JUNE 11, 2002, and recorded in the Office of the COOK County Recorder of Deeds on JUNE 11, 2002, in Book at Page No. as Document No. 0020648689, said mortgage encumbering the following described property:

LOT 7 IN BALLARD GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTHEAST QUARTER OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. 09-15-406-006

AND WHEREAS, National City Mortgage Services Company proposes to make a further mortgage loan to PAWAN KUMAR and ARCHANA KUMAR, in the amount of \$375,500.00, which mortgage lien shall be evidenced by a certain promissory note and secured by a mortgage upon the same above-described property in COOK County, Illinois.

Now, THEREFORE, National City Mortgage Services Company does hereby subordinate the lien of the mortgage dated JUNE 11, 2002 to the proposed mortgage lien described above. All other terms and conditions of both liens shall remain in full force and effect, this Agreement being solely for the purpose of subordinating the lien of the first described mortgage to that of the second described mortgage.

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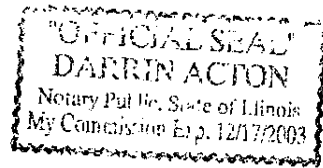
as their free and voluntary act and as the free and voluntary act and deed of said corporation for the uses and purposes therein set forth.

Given under my hand and notarial seal this 5 day of November, 2002.

Darrin Acton
Notary Public

THIS INSTRUMENT PREPARED BY MSC
AND SHOULD BE RETURNED TO:

NATIONAL CITY
300 S. MADISON AVE. 640D
GREENWOOD, IN 46142



Loan No. 1619771

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