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

Subordination Agreement

NTA 02-10794

0021348734 Date: October 9, 2002
3642/0037 90 001 Page 1 of 4
2002-12-06 10:23:15
Cook County Recorder 54,50

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)

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. AS NOMINEE FOR WASHTENAW
MORTGAGE, IT'S SUCCESSOR AND/OR ASSIGNS
3767 RANCHERO DR.
ANN ARBOR, MI 48108

The Property. The Property is described as follows:

See Schedule A attached hereto and made a part hereof.

The following described Real Estate situated in the County of Cook, in the State of Illinois, to wit:

Lot 1 in Golf Meadows, a Subdivision of parts of Lots 17, 18 and 19, in County Clerk's Division of Section 34, Township 42 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

PIN 04.34.304020
Address of Real Estate: 940 Meadowlark Lane.

Subject to restrictions, covenants and easements, etc., of record, if any.

BEING the same property conveyed to James Hanekamp and Linda M. Hanekamp, his wife from Eugeniusz K. Szyg and Priscilla V. Szyg by virtue of a Deed dated December 28, 1989, recorded January 23, 1990 in Instrument No. 90-036282 in Cook County, Illinois.

Prepared by

Joseph Twomey

(4)

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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 July 16th, 2002 made by

James Hanekamp and Linda M Hanekamp

to Kraft General Foods Federal Credit Union now known as Kraft Foods Federal Credit Union in the amount of \$75,000.00 and recorded on July 18th 2002 as Document # 0020787282 of section of Mortgages, in the office of the Cook County Recorder 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 not exceed the amount of Two Hundred Ninety Three Thousand and One Hundred and Fifty Dollars (\$293,150.00) 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.

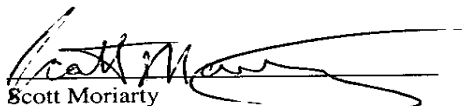
Who is
bound

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


Scott Moriarty

HOLDER

Kraft Foods Federal Credit Union


Patricia Noceda
Mortgage Production Manager

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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 9th day of October, Two Thousand and 2002 before me came Patricia Noceda 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 Mortgage Production Manager of Lending 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 it 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, State of New York
No. 01PR5023009
Qualified in Westchester County
Commission Expires 7/2/08

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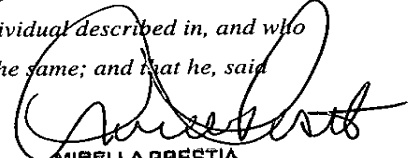
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State of }
County of } ss:

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 9th day of October, Two Thousand and 2002 before me came Scott Moriarty, 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 he knows Patricia Noceda 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, State of New York
No. 01PR5023009
Qualified in Westchester County
Commission Expires 1/25/05

No. _____
Kraft Foods Federal Credit Union



TO
Prepared by _____ & _____
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. AS NOMINEE FOR WASHINGTON
MORTGAGE, IT'S SUCCESSORS AND/OR ASSIGNS
3767 RANCHERO DR.
ANN ARBOR, MI 48108

Subordination Agreement

Dated, October 9, 2002

The land affected by the within
instrument lies in

940 Meadowlark Lane, Glenview, IL 60025

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