

## SUBORDINATION AGREEMENT

THIS INDENTURE made this 20 day of December, 2002.

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 BILL M PANTAZOPOULOS and AMY E BECKENHAUER, husband and wife, said mortgage being dated DECEMBER 4, 2001, and recorded in the Office of the COOK County Recorder of Deeds on DECEMBER 4, 2001, in Book at Page No.

, as Document No. 0011137132, said mortgage encumbering the following described property:

LOT 18 IN THE SUBDIVISION OF THE FAST 358.52 FEET OF LOT 11 OF THE SUPERIOR COURT COMISSIONER'S PARTITION OF THE SOUTH 1/2 OF THE SOUTH 85 ACRES OF THE NORTHWEST 1/4 OF SECTION 5, AND THE SOUTH 1/2 OF THE EAST 17 ACRES OF THE SOUTH 85 ACRES OF THE NORTHEAST 1/4 OF SECTION 6, ALL IN TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND WHEREAS, National City Mortgage Services Company proposes to make a further mortgage loan to BILL M PANTAZOPCULOS and AMY E BRECKENHAUER, in the amount of \$310,000.00, 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 DECEMBER 4, 2001 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

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of the first described mortgage to that of the second described mortgage.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed by its Vice President and has caused its corporate seal to be affixed and attested by its Assistant Vice President, all as of the day and year first-above-written.

National City Mortgage Services Co.

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Its Vice President

ATTEST:

By: Ita Assistant Vice President

STATE OF ILLINOIS

SS

COUNTY OF McLEAN

I, the undersigned, a notary public, in and for said county
In the State aforesaid, do hereby certify that Kristin Fritz,
Its Vice President, of National City Mortgage Services Company, and
KEVIN KRAFT, Its Assistant Vice President of said corporation, whose
names are subscribed to the foregoing instrument appeared before me
this day in person and severally acknowledged that as such
Its Vice President and Assistant Vice President, they signed and
delivered the said instrument of writing as Its Vice President and

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Its Assistant Vice President of said corporation, and caused the seal of said corporation to be affixed thereof, pursuant to authority given by the Board of Directors of said Corporation

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 20 day of December, 2002.

Notary Poblic

THIS INSTRUMENT PREPARED BY MSC AND SHOULD BE RETURNED TO:

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

Loan No. 1786394



