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WELLS FARGO
CONSUMER LOAN CENTER
P.O. BOX 31557
BILLINGS, MT. 59107



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WFA02-15872

Wells Fargo Bank Loan #65426447110001

SUBORDINATION AGREEMENT

NOTICE: This subordination agreement results in your security interest in the property becoming subject to and of lower priority than the lien of some other or later security instrument.

This Agreement is made this **3rd day of December, 2002** by and between **Wells Fargo Bank Wells Fargo Bank West, N.A.** A national bank with its headquarters located at **1740 Broadway, Denver, CO.** (herein called "Lien Holder"), and **Wells Fargo Home Mortgage, Inc.,** with its main office located in the State of **Iowa** (herein called the "Lender").

RECITALS

Lien Holder is the beneficiary/mortgagee under a deed of trust/mortgage dated, **May 30, 2002** and executed by **Thomas A. Szot and Elaine E. Szot** (the "Debtor") which was recorded in the county of **Cook, State of Illinois**, as **Document 0020654459** on **June 12, 2002** (the "Subordinated Instrument") covering real property located in **Western Springs** in the above-named county of **Cook, State of Illinois**, as more particularly described in the Subordinated Instrument (the "Property").

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PLEASE SEE ATTACHED EXHIBIT "A" (Legal Description)

Lender will make a loan to the Debtor secured by a deed of trust/mortgage on the Property which will be recorded (the "Lender Instrument"). The Lender Instrument will secure a promissory note/line of credit agreement in the amount of **\$225,400.00**

Lien Holder has agreed to execute and deliver this Subordination Agreement

Property of Cook County Clerk's Office

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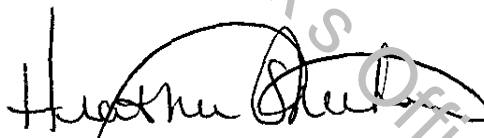
ACCORDINGLY, in consideration of the property and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Lien Holder hereby agrees with Lender as follows:

1. Regardless of any priority, otherwise available to Lien Holder, the lien of the Subordinated Instrument is, shall be and shall remain fully subordinate for all purposes to the lien of the Lender Instrument. To the full extent of the sum secured by the Lender Instrument, including not only principal and interest on the principal indebtedness secured thereby but all other sums secured by the Lender Instrument, excluding non-obligatory future advances.
2. Lien Holder warrants to Lender that Lien Holder presently owns the Subordinated Instrument and Indebtedness secured thereby, free and clear of all liens, security interests and encumbrances.
3. This Agreement is made under the laws of the State of **Illinois**. It cannot be waived or changed, except by a writing, signed by the parties to be bound thereby. This Agreement is made between Lender and Lien Holder. It shall be binding upon Lien Holder and the successors and assigns of Lien Holder, and shall inure to the benefit of, all shall be enforceable by, Lender and its successors and assigns. Neither the Debtor nor any other person (except Lender, its successors and assigns) shall be entitled to rely on, have the benefit of or enforce this Agreement.

IN WITNESS WHEREOF, this Subordination Agreement is executed on the day and year first above stated.

**Wells Fargo Bank Wells Fargo Bank
West, N.A.**

NOTICE: This subordination agreement contains a provision which allows the person obligated on your real property security to obtain a loan a portion of which may be expended for other purposes than improvement of the land



By: Heather Sheehan

Title: Assistant Vice President

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STATE OF ILLINOIS)
COUNTY OF COOK)

The foregoing instrument was acknowledged before me this 3rd day of December 2002 by
Marsha Rao - Mortgage Specialist of Wells Fargo Bank West , N.A..

WITNESS my hand and official seal.

My commission expires: 10/23/06

Notary



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LEGAL DESCRIPTION

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THE EAST 75 FEET OF LOT 8 IN BLOCK 12 IN RIDGE ACRES, A SUBDIVISION IN THE WEST 1/2 OF SECTION 5, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE TIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN# 18-05-307-009

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