

SUBORDINATION AGREEMENT



AMERICAN CHARTERED BANK, holder of the beneficial interest in that certain Note secured by a Deed of Trust/Mortgage given to GANO DEVELOPMENT, L.L.C., dated March 8, 2002, recorded April 11, 2002, as File No.0020413908 affecting that certain property known as: 2345 Pembroke Avenue, Hoffman Estates, IL 60195 securing an indebtedness in the amount of \$500,000.00.

LEGAL DESCRIPTION:

LOT 1 IN BARRINGTON SQUARE INDUSTRIAL CENTER UNIT NO. 1, A SUBDIVISION OF PART OF FRACTIONAL SECTION 6, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 20, 1970 AS DOCUMENT 21323708, IN COOK COUNTY, ILLINOIS.

PIN: 07-06-201-001

American Chartered Bank does hereby subordinate its interest in said Note and Deed of Trust/Mortgage to the certain Deed of Trust/Mortgage in favor of American Chartered Bank in the amount of \$805,676.15 affecting said property, which Deed of Trust/Mortgage is Recorded concurrently herewith.

Dated this 20 day of November 2002.

AMERICAN CHARTERED BANK

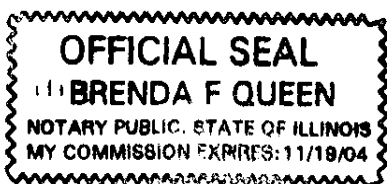
BY: Robert M. Szymar
ITS: Sr. Vice President

STATE: Illinois
COUNTY:

I hereby certify that on the 20 day of November, 2002 before me, Brenda F. Queen a Notary Public of the State of Illinois, personally appeared Robert M. Szymar and made her affirmation in due form of law that the matters and facts set forth in the Subordination Agreement are true.

My Commission Expires: 11-19-04

Brenda F. Queen
Notary Public



This Instrument Prepared By and Return To:
American Chartered Bank
1199 E Higgins Road
Schaumburg IL 60173

BOX 333-CT
BOX 333-CT

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