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2003 JAN 16
Cook Co., Ill.



FIRST AMERICAN TITLE order # 281637
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SUBORDINATION AGREEMENT

THIS INDENTURE made this 16 day of January, 2003.

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 MATTHEW S MILLER and BETH C MILLER, husband and wife, said mortgage being dated AUGUST 21, 2002, and recorded in the Office of the COOK County Recorder of Deeds on AUGUST 21, 2002, in Book at Page No., as Document No. 0020920897, said mortgage encumbering the following described property:

LOT 12 IN MUELLER'S SUBDIVISION OF THE EAST 4 ACRES OF THE WEST 9 ACRES OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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NGTV

AND WHEREAS, National City Mortgage Co. proposes to make a further mortgage loan to MATTHEW S MILLER and BETH C MILLER, in the amount of \$375,000.00, 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 Co. does hereby subordinate the lien of the mortgage dated AUGUST 21, 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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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 Co.

By: Kristin Fritz
Its Vice President

ATTEST:

By: Brenda E Jagla
Its 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 Co., and BRENDA JAGLA, 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 Its Assistant Vice President, they signed and delivered the said instrument of writing as Its Vice President and 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

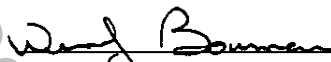
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as their free and voluntary act and as the free and voluntary act and deed of said corporation for the uses and purposes therein set forth.

Given under my hand and notarial seal this 16 day of January, 2003.


Notary Public



THIS INSTRUMENT PREPARED BY MSC
AND SHOULD BE RETURNED TO:

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

Loan No. 1826951

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LEGAL DESCRIPTION - EXHIBIT A

281637

Lot 12 in Mueller's Subdivision of the East 4 acres of the West 9 acres of the Northwest 1/4 of the Northeast 1/4 of Section 30, Township 40 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

PIN 14-30-200-031 Vol 491

Property: 1926 W. Fletcher St.
Chicago, IL. 60657

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