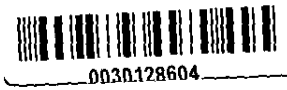


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SUBORDINATION AGREEMENT

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THIS INDENTURE made this 14TH. 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 ERNEST E. MILLSAP and JOAN E. MILLSAP, husband and wife, said mortgage being dated JANUARY 11, 2002, and recorded in the Office of the COOK County Recorder of Deeds on JANUARY 22, 2002, in Book at Page No., as Document No. 0020088682, said mortgage encumbering the following described property:

LOT 15 IN BLOCK 4 IN KIMBALL AND COBB STONE COMPANY SUBDIVISION IN THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 22, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND WHEREAS, National City Mortgage Company proposes to make a further mortgage loan to ERNEST E. MILLSAP and JOAN E. MILLSAP, in the amount of \$196,000.00, 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 Company does hereby subordinate the lien of the mortgage dated JANUARY 11, 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.

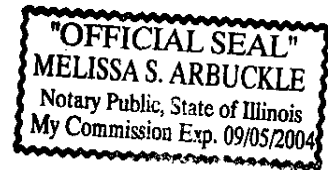
6611 KANE AVENUE
HODGKINS, IL 60525
PIN # 18-22 117006-0000

BOX 333-CT

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 14TH day of January, 2003.

Melissa S. Arbuckle
Notary Public



THIS INSTRUMENT PREPARED BY MSC
AND SHOULD BE RETURNED TO:

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

Loan No. 1546382