SUBORDINATION AGREEMENT 4308258.29 (2/2)

This Agreement made as of this 23rd of December 2002, by and between TCF Mortgage Corporation, its successors and/or assigns and Chicago Title Land Trust Company as Trustee.

WHEREAS, Samuel D Fernandez and Maria T Fernandez, executed and delivered to Chicago Title Land Trust Company as Trustee a Trust Deed date September 29, 2000, which Trust Deed was recorded with the Cook County Recorder's office on October 3, 2000 as Document #00772588 ("Mortgage"), conveying to Chicago Title Land Trust Company as Trustee the following described property located in said County and State (the "Property"):

LOT 699 IN NORTHGATE UNIT 6, BEING A SUBDIVISION IN THE SOUTHEAST 44 OF SECTION 8, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 03-08-410-021-0000

0030132376

Which has the address of

2804 N. Windsor

Arlington Heights IL 60004

WHEREAS, Samuel D Fernandez and Maria T Exmandez, delivered to TCF Mortgage Corporation, its successors and/or assigns, a Mortgage dated 12-26-2002, Which Mortgage was recorded with the COOK County Recorder's office on ______as Document no. _____(the "Mortgage").

WHEREAS, it is the intention of the parties hereto, and the purpose of this Agreement, to make the aforesaid Mortgage in favor of TCF Mortgage Corporation, its successors and/or assigns in all respects senior, prior and superior to the aforesaid Mortgage in favor of TCF Mortgage Corporation, its successors and/or assigns.

NOW, THEREFORE, for good and value consideration, and in order to induce TCF Mortgage Corporation, its successors and/or assigns to advance funds upon its Mortgage, Chicago Title Land Trust Company as Trustee does hereby subordinate the position of its Mortgage to the lien of the Trust Deed in favor of TCF Mortgage Corporation, its successors and/or assigns and all extensions, modifications and renewals thereof and all advances and future advances thereunder, not withstanding that the mortgage was recorded prior to recordation of TCF Mortgage Corporation, its successors and/or assigns' mortgage.

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IN TESTIMONY WHEREOF, Chicago Ti	tle Land Trust Company as Trustee has caused
these presents to be executed the day and y	ean first above written. Λ
CORPCITATE ON COMPANY	
AND TO	The Chicago Title Land Trust Company
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CACO, ILLI	its: Assistant Secretary
STATE OF ILLINOIS)	
COUNTY OF COOK) SS.	
	nowledged before me this day
of ,2002,	by THAL D. JOHNSON, the
ASST. VICE PRESIDENT and	#SSISTAUT DOLTETALY,
	The Chicago Land Trust Company, an Illinois
corporation, on behalf of the corporation.	
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