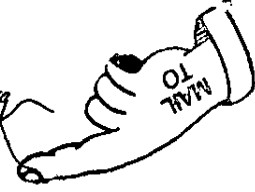


SUBORDINATION AGREEMENT



Prepared by and mail to:

COLE TAYLOR BANK  
5501 W 79<sup>th</sup> ST. BURBANK, IL 60459  
World Title Guaranty, Inc.  
880 N. York Road  
Elmhurst, IL 60126



WORLD TITLE # 9794 3/3

RECORDER'S STAMP

This agreement made the 30<sup>th</sup> day of September, 2002, between Howard S. Schneider and Terri K. Schneider, his wife, as tenants by the entirety, hereinafter called "Borrower" and Cole Taylor Bank, whose address is 5501 W. 79th Street, Burbank, IL. 60459, hereinafter called "Lien Holder", and Taylor, Bean & Whitaker Mortgage Corp.

Whereas, Borrower is the owner in fee of premises situated at 2811 Wildflower Court, Glenview, IL 60025 (See Legal Description attached hereto and by this reference made a part hereof) and

Whereas, Lien Holder is the owner and holder of a certain mortgage covering said premises, and of the note which said mortgage secures, said mortgage bearing the date of the 30<sup>th</sup> day of September, 1997, recorded in the Cook County Recorder's Office on 20<sup>th</sup> day of October, 1997, as Document Number 977/5575, being made by Borrower to Lien Holder to secure payment amount of One Hundred, Seventy Five Thousand, and 00/100 dollars (\$175,000.00) plus interest,

Whereas, on condition that said mortgage be subordinated in the manner hereinafter appearing, Taylor, Bean & Whitaker Mortgage Corp. is about to accept from Borrower a mortgage covering said premises hereinabove described, bearing the date of the 30<sup>th</sup> day of September, 2002, made by Borrower to Taylor, Bean & Whitaker Mortgage Corp. to secure payment of One Hundred, Ninety Five Thousand, Five Hundred and 00/100 dollars (\$195,500.00) plus interest.

Whereas, Taylor, Bean & Whitaker Mortgage Corp. will accept the said mortgage from Borrower, and also in consideration of one dollar to each of them paid by Borrower, the receipt whereof is hereby acknowledged, Borrower and Lien Holder do hereby, severally and respectively, covenant, consent and agree, to and with Taylor, Bean & Whitaker Mortgage Corp. said Mortgage owned and held by Lien Holder shall be, and the same is hereby made, subject and subordinate in lien to the lien of said mortgage to be accepted by Taylor, Bean & Whitaker Mortgage Corp.

This agreement shall be binding upon and inure to the benefit of the respect heirs, legal representatives, successors and assigns, of the parties hereto.

In Witness Whereof, the parties have signed this agreement on the day and year first above written.

Borrower:

X Howard S. Schneider  
Howard S. Schneider

X Terri K. Schneider  
Terri K. Schneider

COOK COUNTY  
RECORDER  
EUGENE "GENE" MOORE  
SKOKIE OFFICE

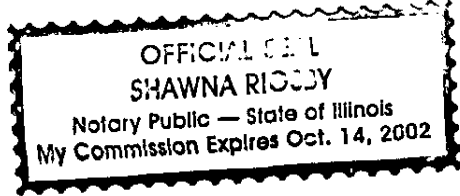
*Handwritten initials: 30 MW*

State of Illinois  
County of lake

Before me, the undersigned notary for said County and State, personally Howard S. Schneider and Terri K. Schneider, known to me to be the person(s) whose name is subscribed above, and acknowledged that he/she executed the same for the purpose therein contained.

In Witness Whereof I hereunto set my hand and Official seal this 30th day of September, 2002.

[Signature]  
Notary Public



Cole Taylor Bank (Lienholder)

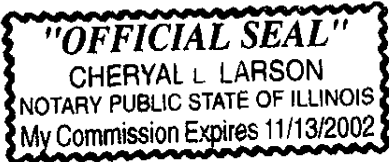
BY: [Signature]  
Craig Munson, Assistant Vice President

State of Illinois  
County of Will

Before me, the undersigned notary for said County and State, personally appeared Craig Munson, Assistant Vice President, and known to me to be an authorized agent of the corporation that executed the Subordination and acknowledged the Subordination to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Subordination and in fact executed the Subordination on behalf of the corporation.

In Witness Whereof I hereunto set my hand and official seal this 1st day of October, 2002.

[Signature]  
Notary Public



Property of Cook County Clerk's Office

**LEGAL DESCRIPTION**

**LOT 225 IN GLENRIDGE MEADOWS, BEING A SUBDIVISION IN THE SOUTH ½ OF THE NORTHWEST ¼ OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**P.I.N. # 04-20-101-010**

**COMMON PROPERTY ADDRESS: 2811 WILDFLOWER COURT, GLENVIEW, IL 60025**

**\\RETLOPS\DOCPREP\SUB10PT.SAM**

Property of Cook County Clerk's Office