SUBORDINATION OF FICIAL COMPOSITION ON Page 2

(Illinois)

PREPARED BY

Mail to: Harris Trust & Savings Bank

3800 Golf Rd, Suite 300

P.O. Box 5036

Rolling Meadows, IL 60008

FIRST AMERICAN TITLE ORDER NUMBER 349130 2003-02-20 14:55:29 Cook County Recorder 50.50



The above space is for the recorder's use only

PARTY OF THE FIRST PART HARRIS TRUST AND SAVINGS BANK is/are the owner of a mortgage/trust deed recorded the 22 day of AUGUST, 2002, and recorded in the Recorder's Office of COOK County in the State of Illinois as document No. 00/20/26281 made by FRANCISCO NAVA, BORROWER(S) to secure an indebtedness of **FIFTEEN THOUSAND, and 60/100** DOLLARS, and WHEREAS, Borrower(s) is/are the owner(s) of the following described Real Estate situated in the County of COOK in the State of Illinois, to wit:

LEGAL DESCRIPTION:

SEE ATTACHED LEGAL DESCRIPTION

Permanent Index Number(s): 16-28-428-011

Property Address: 4905 W. 30TH ST., CICERO, IL 60804

PARTY OF THE SECOND PART: HARRIS TRUST AND SAVINGS BANK, ITS SUCCESSORS AND/OR ASSIGNS AS THEIR RESPECTIVE INTERESTS MAY APPEAR has refused to make a loan to the Borrower(s) except upon the condition that the mortgage/trust deed of the Party of the First Part be subordinate to that of the Party of the Second Part.

NOW, THEREFORE, in consideration of the sum of Ten (\$10.00) Dollars in band paid by each of the parties hereto to the other, and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged and in order to induce Party of the Second Part to make the loan to Borrowers, it is hereby mutually agreed, as follows: That Party of the First Part convenants and consents that the lien of its mortgage/trust deed shall be subject and subordinate to the lien of the Party of the Second Part dated the day of day of

DATED: JANUARY 31, 2003

Pamela Nickels, Assistant Vice President

Susan Hustad, Consumer Banking Officer

3(

Property of County Clerk's Office

This instrument was prepared by: Janice Spangler, Harris Bank Consumer Lending Center, 3800 Golf Road, Suite 300, P.O. Box 5036, Rolling Meadows, IL. 60008. CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

30239747

STATE OF ILLINOIS}
} SS.

County of COOK}

I, CYNTHIA L. PAWLAK, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Pamela Nickels, personally known to me to be the Assistant Vice President, of the Harris Trust and Savings Bank, a corporation, and Susan Hustad, personally known to me to be the Consumer Banking Officer of said corporation and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Vice President and Consumer Banking Officer, they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed there to pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN Under my hand and notorial seal this 3157 day of JANUARY, 2002.

CYNTHIA L. PA WLAK, Notary

Commission Expires MAY 10, 2004

SUBORDINATION OF LIEN (Illinois)

FROM:

TO:

Mail To: Harris Bank Consumer Lending Center 3800 Golf Road, Suite 300 P.O. Box 5036 Rolling Meadows, IL. 60008

A R Y A M

Proberty of Cook County Clerk's Office

ALTA Commitment Schedule C

30239747

File No.: 249130

Legal Description:

Lot 3 in Block 2 in John Codahy's Fourth Addition to Chicago, being a subdivision of the Southeast 1/4 of Section 28, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Property of County Clark's Office

THOUSE WAY

Property of Coot County Clert's Office