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Cook County Recorder 30.50

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SUBORDINATION AGREEMENT

THIS INSTRUMENT made this 5th day of March, 2003.

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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 JOHN C. KREMER and SUZANNE M. KREMER, husband and wife, said mortgage being dated APRIL 10, 1999, and recorded in the Office of the COOK County Recorder of Deeds on APRIL 21, 1999, in Book _____ at Page No. _____, as Document No. 99384257, said mortgage encumbering the following described property:

SEE ATTACHED

AND WHEREAS, National City Mortgage Co proposes to make a further mortgage loan to JOHN C. KREMER and SUZANNE M. KREMER, in the amount of \$138,800.00, 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 APRIL 10, 1999 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. [Signature]
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 _____, Its Vice President, of
National City Mortgage Co., and _____, 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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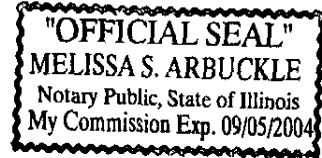
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as their free and voluntary act and as the free and voluntary act and deed of said corporation for the uses and purposes therein set forth.

Given under my hand and notarial seal this 5TH day of March, 2003.

Melissa S. Ar buckle
Notary Public



THIS INSTRUMENT PREPARED BY MSC
AND SHOULD BE RETURNED TO:

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

Loan No. 1972812

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STREET ADDRESS: 8170 SCHOOL STREET
CITY: LAGRANGE COUNTY: COOK
TAX NUMBER: 18-32-108-007-0000

LEGAL DESCRIPTION:

LOT 10 IN PEARL HESS' SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPTING FROM SAID TRACT THE NORTH 500 FEET OF THAT PART LYING WEST OF THE EAST 266 FEET THEREOF; AND EXCEPTING FROM SAID TRACT THE EAST 266 FEET OF THAT PART LYING NORTH OF THE SOUTH 290.4 FEET THEREOF; AND EXCEPTING FROM SAID TRACT THE SOUTH 290.4 FEET OF THAT PART LYING EAST OF THE WEST 305.33 FEET THEREOF; AND EXCEPTING FROM SAID TRACT THE WEST 305.33 FEET OF THAT PART LYING SOUTH OF THE NORTH 500 FEET THEREOF) ALSO THE SOUTH 290.4 FEET OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPTING FROM SAID TRACT THE EAST 510. FEET THEREOF; AND EXCEPTING FROM SAID TRACT THE WEST 754 FEET THEREOF) ALSO THE WEST 60 FEET OF THE EAST 210 FEET OF THE SOUTH 290.4 FEET OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO THE EAST 66 FEET OF THE WEST 371.33 FEET OF THE SOUTH 290.4 FEET OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON SEPTEMBER 25, 1958, AS DOCUMENT NUMBER 1819871.

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