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CONSULT YOUR LAWYER BEFORE SIGNING THIS FORM-THIS FORM SHOULD BE USED BY LAWYERS ONLY.

Subordination Agreement

Date: April 16, 2003

The parties agree as follows:

Parties

Holder of the Existing Mortgage

Kraft Foods Federal Credit Union, Successor in interest to Kraft General Foods Federal Credit Union

777 Westchester Avenue

White Plains, NY 10604

Mortgage in the New Mortgage (Mortgagee)

FIRST HOME MORTGAGE

950 N. ELMHURST ROAD

MT. PROSPECT, IL 60056



0314329047

Eugene "Gene" Moore Fee: \$58.00
Cook County Recorder of Deeds
Date: 05/23/2003 09:24 AM Pg: 1 of 5

The Property. The Property is described as follows:

See Schedule A attached hereto and made a part hereof.

02-19 322 018

Property of Cook County Clerk's Office

81215082-CT

BOX 333-CT

Prepared by

Brian Gross

Brian Gross

mail to

First Home Mortgage
950 N Elmhurst Rd
Mt Prospect IL 60056

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Existing Mortgage

- The Holder now owns and holds the following mortgage and the bond or note which it secures: Mortgage dated October 9, 2002 made by

Kathy Moore and Michael L Moore

to Kraft General Foods Federal Credit Union now known as Kraft Foods Federal Credit Union in the amount of \$126,500.00 and recorded on October 18, 2002 as Document #21145213 of section of Mortgages, in the office of Cook County covering all or part of the Property.

New Mortgage Description of Property Subordination

- The owner of the Property is about to sign and deliver to Mortgagee, a New Mortgage to secure the amount of One Hundred Sixteen Thousand Eight Hundred Dollars (\$116,800.00) and interest, covering the Property. The Property is more fully described in the New Mortgage.
- The Mortgagee will not accept the New Mortgage unless the Existing Mortgage is subordinated to it. In exchange for \$1.00 and other good and valuable consideration and to induce Mortgagee to accept the New Mortgage, the Holder agrees to subordinate the lien of the Existing Mortgage to the lien of the New Mortgage.

The Existing Mortgage lien shall be subordinated in the amount secured by the New Mortgage, interest and advances already paid and to be paid and in the future under the New Mortgage. Examples of the advances are brokerage commissions, fees for making the loan, mortgage recording tax, documentary stamps, fee for examination of title and surveys. Advances may be paid without notice to Holder.

This Subordination Agreement shall apply to any extension, renewal or modification of the New Mortgage.

No oral changes

- This Agreement cannot be changed or amended except in writing signed by Holder.

Who is bound

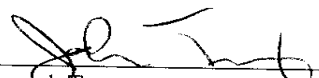
- If there are more than one Holder each shall be separately liable. The words "Holder" and "Mortgagee" shall include their heirs, executors, administrators, successors and assigns. If there are more than one Holder or Mortgagee the words "Holder" and "Mortgagee" used in this Agreement includes them.

Signatures

Holder states that Holder has read this Subordination Agreement, received and completely filled in copy of it and has signed this Subordination Agreement as of the date at the top of the first page.

WITNESS

HOLDER
Kraft Foods Federal Credit Union


Joseph Twomey


Scott Moriarty
Lending Operations Manager

Property of Cook County Clerk's Office

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State of }
County of }

County of } ss:

On the _____ day of _____, Two Thousand and _____ before me came

to me known and known to me to be the individual described in, and who executed, the foregoing instrument, and acknowledged to me that he executed the same.

State of }
County of }

County of } ss:

On the _____ day of _____, Two Thousand and _____ before me came

to me known and known to me to be the individual described in, and who executed, the foregoing instrument, and acknowledged to me that he executed the same.

State of New York }
County of Westchester }

County of Westchester } ss:

On the 16th day of April, Two Thousand and 2003 before me came Scott Moriarty being by me duly sworn, did depose and say that he resides in 777 Westchester Avenue, Ste# 101, White Plains, NY 10604 that he is the Lending Operations Manager of Lending of Kraft Foods Federal Credit Union the corporation described in, and which executed, the foregoing instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that is was so affixed by order of the board of directors of said corporation; and that he signed his name thereto by like order.

MIRELLA PRESTIA
NOTARY PUBLIC, State of New York
No. 01PR5023009
Qualified in Westchester County
Commission Expires 12/2008

Property of Cook County Clerk's Office

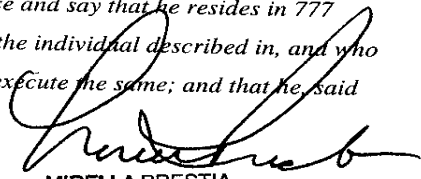
UNOFFICIAL COPY

State of }
County of } ss:

On the _____ day of _____, Two Thousand and _____ before me came _____ to me known, who, being by me duly sworn, did depose and say that he resides in _____ that he is the _____ of _____ the corporation described in, and which executed, the foregoing instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the board of _____ of said corporation; and that he signed his name thereto by like order.

State of New York }
County of Westchester } ss:

On the 16th day of April, Two Thousand and 2003 before me came Joseph Twomey, the subscribing witness to the foregoing instrument, with whom I am personally acquainted, who, being by me duly sworn, did depose and say that he resides in 777 Westchester Avenue, Ste# 101, White Plains, NY 10604 that he knows Scott Moriarty to be the individual described in, and who executed the foregoing instrument; that he, said subscribing witness, was present, and saw execute the same; and that he, said witness, at the same time subscribed his name as witness thereto.



MIRELLA PRESTIA
NOTARY PUBLIC, State of New York
No. 01PRS023009
Qualified in Westchester County
Commission Expires _____

No. _____
Kraft Foods Federal Credit Union

FIRST HOME MORTGAGE
950 N. ELMHURST ROAD
MT. PROSPECT, IL 60056

Subordination Agreement

Dated, April 16, 2003

The land affected by the within instrument lies in

4235 Portage Lane, Hoffman Estates, IL 60195

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21145213

EXHIBIT A

The following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

Lot 16 in Block 3 in Westbury Lakes Unit One, being a subdivision of part of Section 19, and parts of vacated streets vacated per Document Number 22650177, and as a resubdivision of parts of Blocks 15 to 20, both inclusive, in Howie in the Hills Unit One and parts of Howie in the Hills Unit Three, both being subdivisions in said Section 19, Township 42 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois.

Premises commonly known as 4235 Portage Lane.

Subject to restrictions, covenants and easements, etc., of record, if any.

BEING the same property conveyed to Michael L. Moore and Kathy Moore, husband and wife, from Power Construction Company by virtue of a Deed dated September 29, 1995, recorded October 2, 1995 in Instrument No. 95-667877 in Cook County, Illinois.

Proprietor Cook County Clerk's Office