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Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
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SUBORDINATION AGREEMENT

NTA 03-6336

THIS SUBORDINATION AGREEMENT made this 1ST of May, 2003, by and among Nino Spuria and Ann M. Spuria, "grantor" and FNBW Bank F/K/A First National Bank of Wheaton, an Illinois Banking Corporation, Wheaton, Illinois, and Wells Fargo Home Mortgage, Inc.

RECITALS

WHEREAS, Grantor is indebted to FNBW Bank F/K/A First National Bank of Wheaton on a Promissory Note in the original amount of Fifty Eight Thousand and no/100 (\$58,000.00) Dollars, and said obligation is secured by a Mortgage dated January 3, 2002 and recorded in the Cook County Recorder of Deeds Office on February 4, 2002 as Document No. 0020140575, in favor of FNBW Bank in the following described real estate:

Lot 17 in Block 29 in Kinsey's Park Ridge Subdivision of Sections 1 and 2, Township 40 North, Range 12, East of the Third Principal Meridian, In Cook County, Illinois.

Pin 12-02-221-008

Commonly Known AS: 1529 S. Fairview, Park Ridge, IL 60068

WHEREAS, Grantor has requested Wells Fargo Home Mortgage, Inc. to loan them the sum of Two Hundred Thirty One Thousand Six Hundred Fifty dollars and no/100 (\$231,650.00) Dollars, but the Wells Fargo Home Mortgage, Inc. is unwilling to make such loan unless it obtains a First mortgage on the real estate above described; and

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WHEREAS, FNBW Bank F/K/A First National Bank of Wheaton is willing to subordinate its mortgage on real estate to the mortgage to be made to Wells Fargo Home Mortgage, Inc.

NOW THEREFORE, in consideration of the foregoing and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, it is agreed by the parties as follows:

SECTION 1. FNBW Bank F/K/A First National Bank of Wheaton hereby subordinates its mortgage on the above described real estate to the mortgage to be made by Grantor, to secure its loan from Wells Fargo Home Mortgage, Inc. in the principal sum of Two Hundred Thirty One Thousand Six Hundred Fifty Dollars and no/100 (\$231,650.00) Dollars and all additional amounts which the Grantor may be obligated to pay pursuant to the terms of the note or mortgage.

SECTION 2. FNBW Bank F/K/A First National Bank of Wheaton agrees that the mortgage to FNBW Bank F/K/A First National Bank of Wheaton on said real estate shall be a Second lien on the real estate to that of Wells Fargo Home Mortgage, Inc. and that Wells Fargo Home Mortgage, Inc., by reason of the mortgage to be made to it, shall have absolute priority over FNBW Bank F/K/A First National Bank of Wheaton security interest in said real estate.

SECTION 3. In order to carry out the terms of this agreement, the Grantor shall do all acts necessary and convenient to preserve for the Wells Fargo Home Mortgage, Inc. the benefit of this Subordination Agreement, by executing such other documents, financing statements, or otherwise as the Wells Fargo Home Mortgage, Inc. may from time to time request in order to carry out the terms of this Subordination Agreement.

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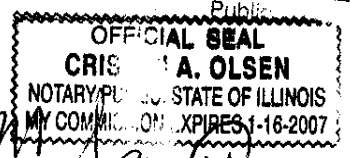
SECTION 4. This agreement shall be binding upon and insure to the benefit of the parties, their heirs, successors, administrators and assigns.

FNBW Bank F/K/A First National Bank of Wheaton
an Illinois Banking Corporation

State of Illinois
County of Cook
On this 1st day of May
before me personally appeared
Chris Hould

By: [Signature]
Chris A. Hould, Executive Vice President

to me known to be the person who executed the foregoing instrument, and he acknowledged that he executed the same as his own act and deed.
Notary Public
[Signature]



Borrowers:

[Signature]
Nino Spuria

[Signature]
Ann M. Spuria

Wells Fargo Home Mortgage, Inc

By: [Signature]

Prepared By: Cristen Olsen,
FNBW Bank F/K/A First National Bank of
Wheaton, 7757 West Devon, Chicago, IL 60631

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