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

2002
58137085 / 23133390

Subordination Agreement

Date: August 5, 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)

ABN MORTGAGE GROUP, INC

777 E. EISENHOWER PARKWAY, SUITE 700

ANN ARBOR, MI. 48108



Doc#: 0326742427
Eugene "Gene" Moore Fee: \$54.00
Cook County Recorder of Deeds
Date: 09/24/2003 02:25 PM Pg: 1 of 4

EXHIBIT A

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

West fifty feet of Lot 4, Block 2 in Temple's Resubdivision of that part of the west half 1/2 of the Northeast Quarter 1/4 of Section 28, Township 42 North, Range 13 East of the Third Principal Meridian, lying East of the Chicago and Milwaukee Electric Railroad and North of the Village Limits of Kenilworth, in Cook County, Illinois.

Premises commonly known as 430 Winnetka Avenue.

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

BEING the same property conveyed to Cynthia M. Randall from Ray L. Duncan and June L. Duncan by virtue of a Deed dated August 16, 1999, recorded September 9, 1999 in Instrument No. 99-853816 in Cook County, Illinois.

05-28-201-001

Prepared by

Robert Zeolla
Robert Zeolla

BOX 413-CT

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Existing Mortgage

- 2. The Holder now owns and holds the following mortgage and the bond or note which it secures: Mortgage dated June 4th 2001 made by

Cynthia Randall Lamir and Joseph E. Lamir

to Kraft General Foods Federal Credit Union now known as Kraft Foods Federal Credit Union in the amount of \$47,000.00 and recorded on June 8th 2001 as Document # 0010495839 and Page of section of Mortgages, in the office of Contra Costa County covering all or part of the Property.

New Mortgage Description of Property Subordination

- 3. The owner of the Property is about to sign and deliver to Mortgagee, a New Mortgage to secure the amount of Two Hundred Ninety three Thousand and Five hundred Dollars (\$293,500) and interest, covering the Property. The Property is more fully described in the New Mortgage.
- 4. 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

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

Who is bound

- 6. 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

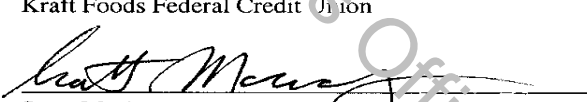
Holder states that Holder has read this Subordination Agreement, received and completely filled in copy of it and has signed this Subordination Agreement as of the date at the top of the first page.

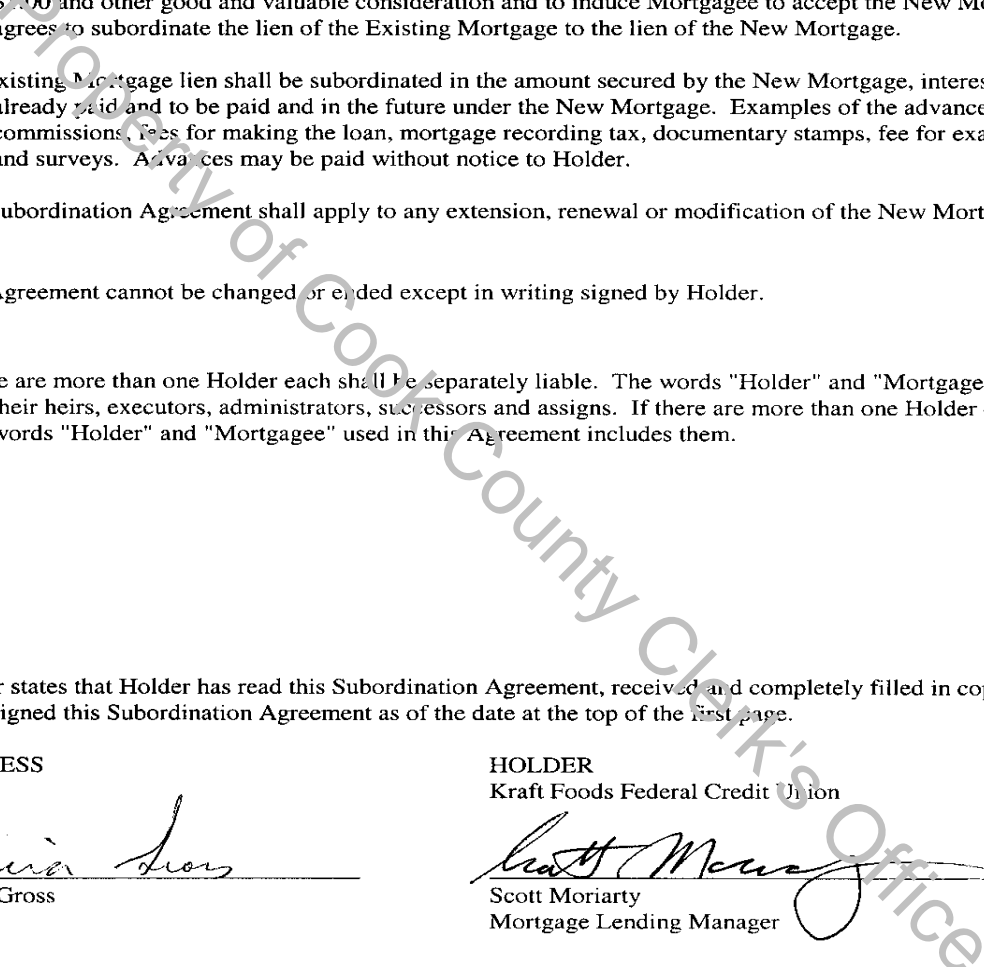
WITNESS

HOLDER

Kraft Foods Federal Credit Union


 Brian Gross


 Scott Moriarty
 Mortgage Lending Manager



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State 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.

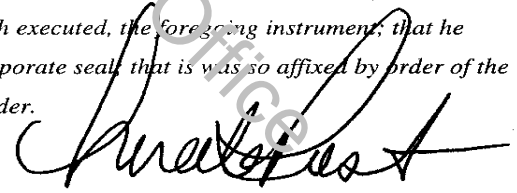
State of }
County of } ss:

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 } ss:

On the 5th day of August, 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 Mortgage Lending 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 it 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. 01PRS023009
Qualified in Westchester County
Commission Expires 1-24-06

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

Property of Cook County Clerk's Office

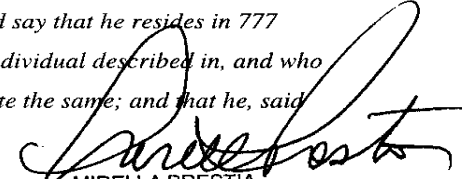
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State of }
County of } ss:

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 5th day of August, Two Thousand and 2003 before me came Brian Gross, 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. 01PR5023009
Qualified in Westchester County
Commission Expires 12/31/06

No. _____
Kraft Foods Federal Credit Union

ABN AMRO MORTGAGE GROUP, INC
777 E. EISENHOWER PARKWAY, SUITE 700
ANN ARBOR, MI. 48108

Subordination Agreement

Dated, August 5, 2003

The land affected by the within
instrument lies in

430 WINNETKA AVENUE, WINNETKA, IL 60093