MORTGAGE SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT   entered into between

National City Bank   ,

herein known as "Subordinating Bank" and _Citimortgage_   ,

its successors and/or assigns, herein known as "Lender".

Subordinating Bank is the holder of a Mortgage from

Christine L. Johnson

                                                                                                 ,

herein known as "Borrower(s)", which is dated _September 24, 2003_ and recorded _October 9, 2003_ as Instrument #
_0 32820122_ in the _Cook_ County Recorder's Offices, State of _Illinois_ .

Borrower has secured a loan from Lender and has requested that Subordinating Bank subordinate Subordinating Bank's Mortgage to mortgage lien of Lender.

THEREFORE,   subordinating Bank, for a valuable consideration, the receipt of which is hereby acknowledged, does hereby subordinate its Mortgage to the mortgage lien of Lender, which lien is in the maximum amount of

One Hundred Ninety-Five Thousand Dollars and No Cents ($195,000.00)   ,

dated _9/24/03_, and is recorded in Mortgage Records Instrument # _0382012326_ , Volume _____,

Page _____, in the _Cook_ County Recorder's Office, State of _Illinois_ .

IN AFFIRMATION of the foregoing, Subordinating Bank has executed this instrument the

18th day of November , 2003 .

National City Bank

By: _____

Name: Martin W. Lincoln

Title: Officer

_____   _____
WITNESS   WITNESS

Diana Finnemore   Diane Ezinski

Printed Name of Witness   Printed Name of Witness

STATE OF OHIO   }

County of   Cuyahoga

Before me, the undersigned, a Notary Public, in and for said County and State, this 18th day of November , 2003 ,

personally appeared   Martin W. Lincoln ,   Officer   of National City Bank and acknowledged

the execution of the foregoing Mortgage Subordination Agreement.

LEGAL DESCRIPTION:

UNIT NUMBER 101 IN THE 1120 ARMITAGE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING REAL ESTATE:

LOT 22 IN BLOCK 8 IN JAMES MORGAN'S SUBDIVISION OF THE EAST ½ OF THE SOUTHWEST ¼ OF BLOCK 10 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE NORTHEAST ¼ OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 85258476 IN COOK COUNTY, ILLINOIS, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

PIN:

14-32-222-045-1001