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0401217138

Prepared By: M. Reeves

The Granite Bank

650 S Front St

Columbus, OH 43206

Recording requested by: LSI

When recorded return to:

Custom Recording Solutions

2550 N Red Hill Ave.

Santa Ana, CA 92705

800-756-3524 ext. 5011

CRS#: 354158

Doc#: 0401217138

Eugene "Gene" Moore Fee: \$34.50

Cook County Recorder of Deeds

Date: 01/12/2004 01:27 PM Pg: 1 of 6

APN: 27-02-210-007

SUBORDINATION AGREEMENT

Property of Cook County Clerk's Office

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RECORDING REQUESTED BY
Fidelity National Lenders Solution
2550 North Redhill Ave.
Santa Ana, CA 92753

AND WHEN RECORDED MAIL TO
NAME Fidelity National Lenders Solution
ADDRESS 2550 North Redhill Ave.
CITY Santa Ana
STATE & ZIP CA 92753

0029237922 **SUBORDINATION AGREEMENT**

This Subordination Agreement is dated for reference 09/30/2003 and is between

THE GRANGE BANK whose

principal address is 650S FRONT ST., COLUMBUS, OH 43206,

(called "Junior Lender") and

New Senior Lender's
Name : Wells Fargo Home Mortgage, Inc.

Senior Lender's
Address : P.O. BOX 5137, DES MOINES, IA 503065137

(called "New Senior Lender")

RECITALS

A. Junior Lender is the vested holder and owner of the following described promissory note (the "Note") secured by a mortgage or deed of trust (the "Security Instrument"):

Date of Note and Security Instrument : 11/09/2002

Borrower(s) Name(s) ("Borrowers") : PETER MILLER AND WENDY M. MILLER

Property Address : 8237 138TH PL ORLAND PARK, IL 60462-0000

Legal Description of real property secured by Security Instrument ("Property") :

Recording Date : 12/24/2002 County : COOK

Recording Number : 0021435701 Book : _____ Page : _____

B. Borrowers, as current owners of the Property, wish to replace their current first priority mortgage loan on the Property with a new first priority mortgage loan secured by the Property from New

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Senior Lender in the original principal sum of \$ 223134.00

(the "New Senior Security Instrument"). *INST# 0328734094 RECORDED
10/14/03 IN COOK COUNTY.*

New Senior Lender will not provide this financing without an agreement by Junior Lender to subordinate its lien/security interest lien/security in the Property to the new interest of New Senior Lender .

In consideration of the benefits to Junior Lender from the new financing on the Property provided by New Senior Lender, Junior Lender agrees and declares as follows:

1.Subordination to New Senior Security Instrument.

Junior Lender agrees that upon recordation of the New Senior Security Instrument, Junior Lender's lien/security interest in the Property shall be unconditionally and forever inferior, junior and subordinate in all respects to the lien/security interest of Senior Mortgagee's New Senior Security Instrument and all obligations it secures. Junior Mortgagee irrevocably consents to and approves all provisions of the New Senior Security Instrument and the terms of the obligations it secures.

2.No Subordination to Other Matters.

Junior Lender is subordinating its lien/security interest to the New Security Instrument only, and not to other or future liens or security interests in the Property. Junior Lender has no obligation to consent to future requests for subordination of its lien/security interest.

3.No Waiver of Notice.

By subordinating its lien/security instrument, Junior Lender is not waiving any rights it may have under the laws of the State where the Property is located, or Federal law, to notice of defaults or other notices or rights conferred by law to junior lienholders and mortgagees.

4.Successors and Assigns.

This Agreement shall be binding upon and be for the benefit of any successor or assignee of the New Security Instrument or any successor of either of the parties.

5.Governing Law.

This Agreement shall be governed by the law of the State where the Property is located.

6.Reliance.

This Agreement can be relied upon by all persons having an interest in the Property or the New Senior Security Instrument.

7.Entire Agreement;Amendments.

This Agreement represents the entire and complete agreement between Junior Lender and Senior Lender. Any waiver, modification or novation of this Agreement must be in writing, executed by New Senior Lender (or its successors or assigns) and Junior Lender (or its successors or assigns) and, if this Agreement was recorded in the real estate records of the government entity in which the Property is located, recorded in such real estate records, to be enforceable.

8.Acceptance.


New Senior Lender shall be deemed to have accepted and agreed to the terms of this Agreement by recordation of this Agreement at or about the time New Senior Security Instrument is recorded. This Agreement shall be void if not recorded within 90 days of the reference date first written above.

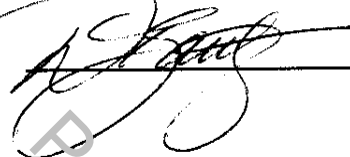
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NEW SENIOR LENDER : Wells Fargo

JUNIOR LENDER : THE GRANGE BANK

FOR THE GRANGE BANK

BY :  Michael Reeves
(Loan Admin)

BY :  D. SAUL
VICE PRESIDENT

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STATE OF OHIO

COUNTY OF FRANKLIN

On Oct. 24, 2003 before

Me, APRIL BARROWMAN

Personally Appear Michael Reeves and D. Saul
LOAN ADMIN & VICE PRES. OF THE GRANGE BANK

Personally known to me (or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

April M. Barrowman Signature of Notary Public
APRIL M. BARROWMAN

(This area for notarial seal)



APRIL M. BARROWMAN
Notary Public, State of Ohio
My Commission Expires 05-10-04

COOK COUNTY Clerk's Office

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Exhibit "A"

Loan Number :

Borrower : PETER MILLER And WENDY M
MILLER

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN COOK COUNTY, ILLINOIS, TO
WIT:

LOT 21 IN QUINTANA, BEING A SUBDIVISION OF THE SOUTH 10 ACRES OF SOUTHWEST
1/4 OF THE NORTHEAST 1/4 OF SECTION 2, TOWNSHIP 36 NORTH, RANGE 12 EAST, OF
THE THIR PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TOGETHER WITH THE TENEMENTS AND APPURTENANCES THEREUNTO BELONGING.

APN:27-02-210-007

Property of Cook County Clerk's Office