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SUBORDINATION AGREEMENT

KNOW BY ALL MEN THESE PRESENTS: In consideration of \$1.00 and other good and valuable considerations, THE FIFTH THIRD BANK of 38 Fountain Square Plaza Cincinnati, Ohio 45263 ("Bank"), hereby agrees that it shall postpone and make junior and subordinate in all respects that certain mortgage executed by Patricia Severa, in the amount of \$42,000, recorded August 7th, 2006 and recorded as document number 0621922000, Cook County Records, in favor of mortgage executed by Patricia A. Severa in the amount of \$299,000 in favor of Fifth Third Mortgage, which mortgage covers real estate described in Exhibit "A" attached hereto and made a part hereof.

This agreement shall continue in full force and effect so long as Patricia A. Severa shall be indebted to Bank.

This Agreement shall be binding upon and inure to the benefit of the respective heirs, executors, successors, and assigns of Bank.

WITNESSES
 Quintina Dailey
 Andrea Weekley

THE FIFTH THIRD BANK
 Catherine M. Avino, Assistant Vice President

STATE OF Illinois }
 } SS:
 COUNTY OF Cook }

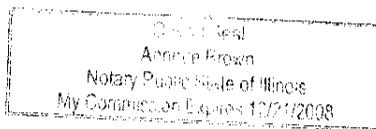
BE IT REMEMBERED that on February 26th, 2007, before me, a Notary Public in and for said County and State, personally appeared Catherine M. Avino, Assistant Vice President of THE FIFTH THIRD BANK, and acknowledged the signing thereof to be their voluntary act for the uses and purposes therein mentioned.

IN WITNESS THEREOF, I have hereunto subscribed my name and affixed my notarized seal on the day and year last aforesaid.

Shnette Brown
 Notary Public

THIS INSTRUMENT WAS PREPARED BY
 Brad Yanecek

IL#85059



Doc#: 0707955149 Fee: \$46.00
 Eugene "Gene" Moore RHSP Fee: \$10.00
 Cook County Recorder of Deeds
 Date: 03/20/2007 12:19 PM Pg: 1 of 2

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TICOR Title Insurance Company

Commitment Number: 23-403461742 REVISED

SCHEDULE C PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

Loan No. 403461742

The following described real estate located in Cook County, Illinois:

Lot 23 (except the South 35 feet thereof and except the East 35 feet thereof) and the South 19.95 feet of Lot 24 (except the East 35 feet thereof) in Block 25 in Montrose, in the West 1/2 of the Northwest 1/4 of Section 15, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel No: 13-15-120-002-0000

NOTE: No Insurance extends to or covers the above-described Parcel No.