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SUBORDINATION OF LIEN

Whereas: Mark Edward and Pamela Robinson Mortgage dated August 22, 1998 recorded in the Recorder's Office of Cook County, Illinois as document 98800083 did convey to Heritage Community Bank, with offices located in Glenwood certain premises in Cook County, Illinois, described as:

(see attached)

P.I.N. # 29 33 304 018

Property Address: 638 Sunset Dr.

Glenwood, Il. 60425

to secure a note for \$25,000.00 with interest payable as therein provided; and said note secured by the second mortgage is held by Heritage Community Bank, who desires to subordinate the lien of the mortgage records as document 988800083

Now THEREFORE for good and valuable consideration in hand paid, the Heritage Community Bank, does covenant and agree with Countrywide Home Loans that the lien upon the premises shall be a second lien upon the premises subordinate to the lien of Countrywide Home Loans.

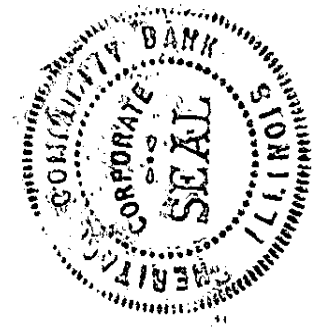
Dated November 30, 1998

Document No. 08106434

By: 

William E. Hetler Sr. Vice President

Heritage Community Bank
9101 W. 159th Street
Orland Hills, IL 60477

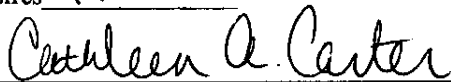


this 2nd day of November, 1998.

State of Illinois
County of Cook

I, the undersigned a NOTARY PUBLIC in and for said county in the State aforesaid, do hereby certify, that William E. Hetler Senior Vice President, Heritage Community Bank, who, he is personally known to me to be the same person whose name subscribed to the foregoing instrument appeared before me this day in person and acknowledged that he signed sealed and delivered the said instrument as his free voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal the 2nd day of November 1998. My Commission expires 9-10-00



Notary Public

This instrument Prepared by: L. Stephens, Heritage Community Bank
9101 W. 159th Street
Orland Hills, IL 60477

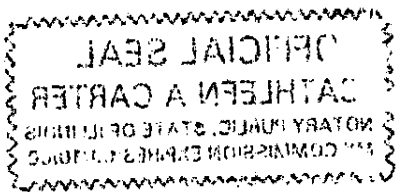
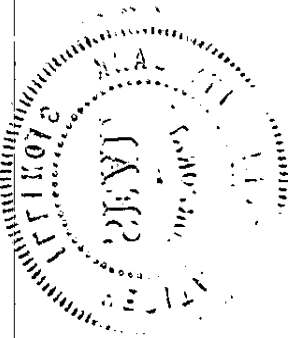


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3766/0005 27 001 Page 1 of 2
1998-12-07 08:42:25
Cook County Recorder 43.50

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LOT 625 IN GLENWOOD MANOR UNIT NUMBER 10, A SUBDIVISION OF PART OF THE SOUTH 1039.40 FEET OF THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 36 NORTH RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS

08106435