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STCI 56519
SUBORDINATION AGREEMENT

Date: November 30, 1998

FOR VALUABLE CONSIDERATION, the undersigned hereby subordinates the lien on real property in Cook County, Illinois, described as follows: Lot 43 in Kozlowl and Wedgewood Resubdivision of part of the Southwest 1/4 of Section 20 and part of the Southeast 1/4 of Section 19, all in Township 41 North, Range 12, East of the Third Principal Meridian; according to the part registered in the Office of the Registrar of Titles of Cook County, Illinois on July 22, 1983 as Document No. 319635, in Cook County, Illinois. which is evidenced by a Mortgage dated June 21, 1994 and filed for record July 5, 1994, as Document Number 94583742 (or in Book _____ of _____ Page _____), in the Office of the County Recorder of the above County, to a subsequent lien evidenced by a Mortgage from Alphonse J Theys and Barbara A Theys to Nefwin Mortgage Group Ltd., Its Successors and/or Assigns in the amount not to exceed \$92,000.00 filed for record as Document Number _____ (or in Book _____ of _____ Page _____), in the Office of the County Recorder of the above County.

Legal



PIN 09-20-37-02 IBM Mid America Employees Federal Credit Union

By Rita Murphy
Its Mortgage Servicing Representative
By Michael Zenner
Its Mortgage Servicing Manager

STATE OF MINNESOTA
COUNTY OF Olmsted

The foregoing instrument was acknowledged before me this 30th day of November, 1998, by Rita Murphy and Michael Zenner the Mortgage Servicing Representative and Mortgage Servicing Manager of IBM Mid America Employees Federal Credit Union, a Corporation under the laws of United States of America, on behalf of the Corporation.

This instrument was drafted by:
IBM Mid America Employees
Federal Credit Union
4001 West River Parkway
Rochester, MN 55901

Bonnie B Douty
signature of person taking acknowledgment

