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CTIC-HE SUBORDINATION AGREEMENT

FIFTH THIRD BANK, a MICHIGAN CORPORATION whose address is 1850 EAST PARIS SE. GRAND RAPIDS, MICHIGAN 49546 ("Second Mortgage"), for One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby subordinate its lien and all of its right, title and interest arising under a certain Mortgage granted to it by ARTHUR J FOGEL AND SUSAN FOGEL ("Mortgagor") and recorded in Document #0631315115 of Mortgages COOK County Records, to the lien of PERL MORTGAGE INC. ("First Mortgagee") and all of First Mortgagee's right, title and interest arising under a certain Mortgage dated as of 3/18/2009, given by Mortgagor to First Mortgagee and recorded in Document Number 0905808364 Of Mortgages, COOK County Records. In no event shall the subordination accomplished hereby exceed, and the same is hereby limited to, the principal balance plus accrued interest and other charges from time to time owing under a certain promissory note made payable to First Mortgagee by Mortgagor in the original principal amount of \$323000 Which is secured by the First Mortgage (collectively, the "First Mortgage Indebtedness"). The subordination accomplished hereby does not extend to any amount in excess of the First Mortgage Indebtedness, nor to any future advances under, or modification, extension, renewal or refinancing of the same.

LEGAL DESCRIPTION: SEE ATTACHED

PROPERTY ADDRESS: 16 ZIMMER LANE, NORTHBROOK, IL 60062 TAX ID# 04-10-200-165-0000

IN WITNESS WHEREOF, a duly authorized officer of FIFTH THIRD BANK Has executed this Subordination Agreement as of the 2 Day of FEBRUARY, 2009.

FIFTH THIRD BANK
(Bank Name)

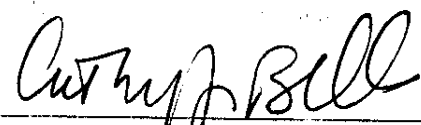

THOMAS E CARLSON, ASSISTANT VICE PRESIDENT


DAVE MILLER, ASSISTANT VICE PRESIDENT

STATE OF MICHIGAN)
: ss
COUNTY OF KENT)

On this 2 Day of FEBRUARY 2009, before me, a Notary Public, in and for said County, personally appeared THOMAS E CARLSON AND DAVE MILLER To me known to be the AUTHORIZED REPRESENTATIVES of FIFTH THIRD BANK, a MICHIGAN CORPORATION, and acknowledged that they executed the foregoing instrument on behalf of said corporation as its free act and deed.

PREPARED BY: MARGARET G EVANS
925 FREEMAN #D09013
CINCINNATI, OH 45203


CATHY J BILLS
Notary Public, KENT County, Michigan
Acting in KENT County, Michigan
My commission expires November 2, 2012

WHEN RECORDED, RETURN TO
FIFTH THIRD BANK
5001 KINGSLEY DR #1, MOBIR
CINCINNATI OHIO 45227



Doc#: 0905808365 Fee: \$58.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/27/2009 02:11 PM Pg: 1 of 2

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STREET ADDRESS: 16 TIMBER LANE
CITY: NORTHBROOK COUNTY: COOK
TAX NUMBER: 04-10-200-165-0000

LEGAL DESCRIPTION:

THE SOUTH 25 FEET OF THE NORTH 600 FEET OF THE EAST 10 RODS OF THE WEST 50 RODS OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND

THE SOUTHERLY 50 FEET OF THE NORTHERLY 650 FEET OF THE EAST 10 RODS OF THE WEST 50 RODS OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office