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Cook County Recorder 27,00



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SUBORDINATION OF LIEN

THIS SUBORDINATION OF LIEN (this "Agreement") is dated this 6th day of December, 1999 and is executed by THE NORTHERN TRUST COMPANY, an Illinois Banking Corporation ("Subordinating Lender") for the benefit of The Northern Trust Company, An Illinois Banking Corporation ("Senior Lender").

WITNESSETH

WHEREAS, Javier H. Rubenstein And Lisa 3, Rubenstein

("Property Owner") executed a Mortgage or Deec of Trust (hereinafter the "Junior Mortgage") in favor of Subordinating Lender dated April 23, 1998 and which was recorded in the Office of the Recorder of Cook County, Illinois, on August 19, 1993 as Document Number 98731283 encumbering the real estate and all buildings, structures, fixtures and improvements thereon (the "Premises") which has the street address of 3919 Sunset Lane, Northbrook, II. 60062 and is legally described on Exhibit A attached hereto and made a part hereof; and

WHEREAS, the Junior Mortgage was made to secure a promissory note (the "Note") in the face principal amount of \$360,000.00 United States dollars which is payable as thereir provided; and

WHEREAS, Property Owner has executed a subsequent mortgage (the "Senior Mortgage") recorded concurrently herewith encumbering the Premises to secure a promissory note in favor of Senior Lender in the face principal amount of \$795,000.00 United States dollars which is payable as therein provided; and

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WHEREAS, at Property Owner's request Subordinating Lender is willing to provide that the lien of the Junior Mortgage shall be subordinate, junior and subject to the lien of the Senior Mortgage as provided herein.

NOW, THEREFORE, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Subordinating Lender does hereby consent and agree that the lien of the Junior Mortgage shall be subordinate, junior and subject to the lien of the Senior Mortgage.

IN WITNESS WHEREOF, the Subordinating Lender has executed this Agreement through d office, October County Clark's Office its duty authorized officer this 6th day of December, 1999.

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I, The Undersigned Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Valeur, Alevel. President of THE NORTHERN TRUST COMPANY, an Illinois Banking Corporation, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such President, appeared before me this day in person and acknowledged that (s)he signed and delivered the said instrument as his/her own free and voluntary act and as the free and voluntary act of said corporation, for the uses and purposes therein set roun. Given under my hand and notarial seal this	STATE OF ILLINOIS)
President of THE NORTHERN TRUST COMPANY, an Illinois Banking Corporation, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such President, appeared before me this day in person and acknowledged that (s)he signed and delivered the said instrument as his/her own free and voluntary act and as the free and voluntary act of said corporation, for the uses and purposes therein set for in. Given under my hand and notarial seal this day of Dromlon, 1999. (Notary Stamp) Commission Expires: Mou 2000	
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Prepared by and return to.	Done and the sand reterm to
The Northern Trust Company	The Northern Trust Company
50 South LaSalle Street	50 South LaSalle Street
Chicago, Illinois 60675	Chicago, Illinois 60675
The Northern Trust Company 50 South LaSalle Street Chicago, Illinois 60675 Attn: Home Loan Center, MSA Team	Attn: Home Loan Center, MSA Team

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EXHIBIT A

LEGAL DESCRIPTION

LOT 1 IN KING SUBDIVISION, BEING A RESUBDIVISION OF LOT 22 IN SUNSET VIEW ESTATES, A SUBDIVISION OF THE NORTH 50 RODS OF THE WEST 12 RODS OF THE EAST ½ OF THE SOUTHEAST ¼; THE NORTH 60 RODS OF THE WEST ½ OF THE SOUTHEAST ¼ AND THE NORTH 50 RODS OF THE EAST 80 RODS OF THE SOUTHWEST ¼ OF SECTION 6, TOWN 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILL INOIS.

PERMANENT INDEX NUMBER: 04-96-401-058

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