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56546600 +- 538888 SUBORDINATION AGREEMENT

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a Security Instrument", dated April 18, 2008, in the amount of \$37,200.00 recorded on May 13, 2008 as document/book number 0813408328 in the County of COOK, in the state of Illinois granted by RALPH J. UDONI AND SHELLY UDONI, HUSBAND AND WIFE herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

LOT 1 (EXCEPT THE WEST 122 47 FEET MORE OR LESS) IN THE RESUBDIVISION OF LOT 5 IN BLOCK 4 IN A. T. MCINTOSH AND COMPANY'S CICERD AVENUE SUBDIVISION IN THE WEST HALF OF SECTION 15 AND THE EAST HALF OF SECTION 16, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIS PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

[Legal Description continued on page 3] JP MORGAN CHASE BANK, NA ISAOA, herein known as "Lender", has granted or will grant to Borrower an extension of credit or other financial accommodation to be secured by a lien ("Lien") on the aforementioned Property.

In consideration of Lender's granting to Borrower an extension of credit of other financial accommodation and ir consideration of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned does hereby subordinate it's interest, right and title granted by the aforementioned Security incrument to the aforementioned Lien, not to exceed the total amount of \$141,500.00, provided that the Lien is secured by a properly recorded Mortgage or Deed of Trust granted by Borrower to Lender on the above described Property and except with respect to Protective Advances described below. The Subordinating Party expressly reserves all right, title and interest in the Property granted by the Security Instrument as to any person other than Lender or Lender's assignees.

This instrument was drafted by: Thomas Seeger

Return To: BMO Harris Bank N.A. 3800 Golf Rd., Suite 300 P.O. Box 5036 Rolling Meadows, IL 60008

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If the Subordinating Party makes advances of funds in performance of an obligation of the Borrower pursuant to the Subordinating Party's Security Instrument ("Protective Advances") and, if paid with the written consent of the Lender, such Protective Advances shall be secured by the Subordinating Party's Security Instrument and shall be given priority to and be superior to the aforementioned Lien granted to Lender.

Lender shall have prior rights as to Subordinating Party pursuant to the aforementioned properly recorded Lien as to proceeds arising as a result of the following: the exercise of eminent domain against all or any part of the Property, all rents, income, and profits, all amounts received for the taking of all or any part the Property by condemnation proceedings, all compensation received as damages for injury to all or any part of the Property, all proceeds from insurance on improvements to the Property, and all net proceeds from a foreclosure against the Property, including a deed given in lieu of foreclosure.

This agreement is binding on the successors and assigns of both the Subordinating Party and the Lender. This Subordination Agreement is executed this 15th day of June, 2012 on behalf of BMO Harris Pank N.A. by its officers:

William R. McRae

Title: Vice President

Dlana I Reynolds

Title: Vice President

State of Wisconsin County of Milwaukee

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This instrument was acknowledged before me on 15th day of June, 2012, by William Romannian McRae and Diana J. Reynolds, as officers of BMO Harris Bank N.A..

Notary Public, State of Wisconsin

My Commission (Expires) (Is) Feb 0(,2015)

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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 28-1: -102-031-0000

Land Situated in the County of Cook in the State of IL

LOT 1 (EXCEPT THE WEST 122.47 FEET MORE OR LESS) IN THE RESUBDIVISION OF LOT 5 IN BLOCK 4 IN A. T. MCINTOSH AND COMPANY'S CICERO AMENUE SUBDIVISION IN THE WEST HALF OF SECTION 15 AND THE EAST HALF OF SECTION 16, TOWNS HIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 15132 KILBOURNE AVENUL, MICLOTHIAN, IL 60445