SUBORDINATION AGREEMENT

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated May 07, 2008, in the amount of \$45,000.00 recorded on May 23, 2008 as document/book number 0814446033 in the County of COOK, in the state of Illinois granted by KRISTEN DUBSKY AND NEIL HARTMAN herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

LOT 37 IN PARK HILL SUBDIVISION UNIT NUMBER 2, BEING A SUBDIVISION OF A PART OF THE SOUTH EAST 1/4 OF SECTION 15, TOWNSHIP 36 NORTH, RANGE 12 LAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL NO: 27-15-403-013-0000

FIFTH THIRD MORTGAGE COMPANY, 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 or other financial accommodation and in 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 instrument to the aforementioned Lien, not to exceed the total amount of \$284,000.00 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.

* Dated 10 14 2013, Recorded 10 31 2013, #13304 7080

This instrument was drafted by: Angela Piper

Return To: BMO Harris Bank N.A. 1200 Warrenville Road Naperville, IL 60563

Associates Title, Inc.

25 East Waterloo Street Canal Winchester, Ohio 43110 1314052

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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 16th day of September, 2013 on behalf of BMG Harris Bank N.A. by its officers:

Title Assistant vice President	Julie M. Westbrook Title: Assistant Vice President	Michael W. Sherlock Title: Assistant Vice President	(Seal)
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State of Wisconsin
County of Milwaukee }ss.

This instrument was acknowledged before me on 16th day of September, 2013, by Julie M. Westbrook and Michael W. Sherlock as officers of BMO Harris Bank N.A..

JANET L. WENTLANDT NOTARY PUBLIC STATE OF WISCONSIN

Notary Public, State of Wisconsin

My Commission (Expires) (Is)

1331257192 Page: 3 of 3

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EXHIBIT A

Loan No. 418545376

The following describer real estate located in Cook County, Illinois:

Lot 37 in Park Hill Subdivision Unit Number 2, being a subdivision of a part of the South East 1/4 of Section 15, Township 36 North, Range 12 East of the Third Principal Meridian, in Cook County, Je County Clarks Office

Parcel No: 27-15-403-013-0000