SUBORDINATION AGREEMENT

Chicago Title

The undersign of ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated March 24, 2006, in the amount of \$50,000.00 recorded on April 18, 2006 as document/book number 0610808035 in the County of COOK, in the state of Illinois granted by CHRISTINE M. KEMPA herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

THAT PART OF LOT 55, IN # ECKENRIDGE SUBDIVISION, BEING A SUBDIVISION OF PART OF THE BAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED JULY 1, 2002 AS DOCUMENT NUMBER 0020727072, DESCRIBED AS POLLOWS.

[Legal Description continued on page 3] MORTGAGE MASTER INC. ISAOA, herein known as "Londer", 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 \$171,600.00, 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: Janet Wentlandt

Return To: BMO Harris Bank N.A.

1200 Warrenville Road Naperville, IL 60563

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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. Pair Subordination Agreement is executed this 9th day of May, 2014 on behalf of BMO Harris Bank N.A. by its officers:

Cotherine M. Jan (Seal)	Juli Mi) en (Seal)
Catherine M. Quinn Title: Assistant Vice President	Julie M. Westbrook Title: Assistant Vice President

State of Wisconsin County of Milwaukee }ss.

This instrument was acknowledged before me on 9th day of May, 2014, by Catherine M. Quinn and Julie M. Westbrook as officers of BMO Harris Bank N.A..

JANET L. WENTLANDT NOTARY PUBLIC STATE OF WISCONSIN

Notary Public, State of Wisconsin

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[Legal Description continued from page 1]

COMMENCING AT THE NORTHEAST CORNER OF SAID LOT 55: THENCE SOUTH 88 DEGREES 47 MINUTES 22 SECONDS WEST, ALONG THE NORTH LINE OF SAID LOT 5 16.00 FEET; THENCE SOUTH 1 DEGREE 12 MINUTES 38 SECONDS EAST 28.50 FEET; THENCE SOUTH 88 DEGREES 47 MINUTES 22 SECONDS WEST 71.00 FRET TO THE POINT OF BEGINNING; THENCE SOUTH 1 DEGREE 12 MINUTES 38 SECONDS EAST 70.00 FFFT; THENCE SOUTH 88 DEGREES 47 MINUTES 22 SECONDS WEST 39.00 FEET; THEN'E NORTH 1 DEGREE 12 MINUTES 38 SECONDS WEST 70.00 FRET; THENCE NORTH 88 DEGREES 47 MINUTES 22 SECONDS EAST 39.00 FEET TO THE POINT OF OCOOP COUNTY CLARKS OFFICE BEGINNING, IN COOK COUNTY, ILLINOIS.

PERM TAX# 27-31-307-038-0000