

MORTGAGE SUBORDINATION AGREEMENT 92217991

Agreement made March 26, 1992 by and among Richard C. & Patricia A. Metz (Mortgagor), 1st Federal Savings and Loan (Lender) and NBD Bank of Arlington Heights (Mortgagee), Association of Rockford

The parties recite and declare that:

A. Mortgagee has extended credit to Mortgagor and Mortgagee is the owner and holder of a certain Mortgage to secure debts, obligations and liabilities of Mortgagor owed to it which Mortgage is dated May 25th, 1990 and recorded June 7, 1990 in the Office of the County Recorder of Winnebago County, Illinois on Microfilm No. 92017990 and Document No. 90269239 and covering the premises described upon Exhibit A attached hereto (Mortgagee's Mortgage).

B. Lender is the owner and holder of a note totaling Sixty two thousand five hundred (\$ 62,500.00) secured by a Mortgage from Mortgagor (Lender's Mortgage) on and covering the premises above described.

C. To induce Lender to make such loan it is necessary that the Mortgagee's Mortgage be subordinate to the lien of the Lender's Mortgage.

D. Mortgagor and Mortgagee have previously represented to Lender that Mortgagee would subordinate the lien of Mortgagee's Mortgage to the lien of Lender's Mortgage, upon which representation Lender has relied in making its loan to Mortgagor.

For the reasons set forth above, and in consideration of the mutual covenants and promises of the parties hereto, the parties covenant and agree the recitals set forth above are a part of this agreement and further agree as follows:

- 1. SUBORDINATION. Mortgagee, Lender covenants, consents and agrees with Lender that Mortgagee's Mortgage is and shall continue to be subject to and subordinate in lien to the lien of Lender's Mortgage.
2. BINDING EFFECT. This agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, Mortgagor, Mortgagee, and Lender have executed this agreement on the day and year first above written.

MORTGAGOR: Richard C. Metz, Patricia A. Metz

MORTGAGEE: NBD Arlington Heights Bank. By: James H. ... Senior Vice President, Sharon A. Salvetti Assistant Vice Pres.

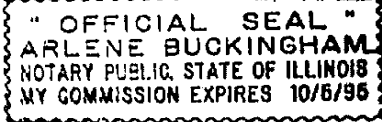
LENDER: By: [Signature] OFFICE MANAGER, [Signature] OFFICE MANAGER, [Signature] SR. CN. President

STATE OF ILLINOIS )
COUNTY OF WINNEBAGO )

I, the undersigned, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT JAMES H. DEHL and SHARON A. SALVETTI

personally known to me to be the same persons whose names are subscribed to the foregoing instrument for Mortgagee, appeared before me this day in person and severally acknowledged that as such SR VICE PRESIDENT and ASSISTANT VICE PRESIDENT they signed and delivered the said instrument and as the free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and notarial seal this 19TH day of MARCH, 1992

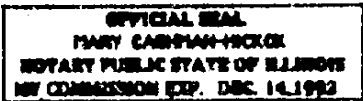


STATE OF ILLINOIS )
COUNTY OF WINNEBAGO )

I, the undersigned, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Patricia A. Metz, his wife

personally known to me to be the same persons whose names are subscribed to the foregoing instrument for Lender, appeared before me this day in person and severally acknowledged that as such Richard C. Metz and Patricia A. Metz they signed and delivered the said instrument and as the free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and notarial seal this 26 day of March, 1992



STATE OF ILLINOIS )
COUNTY OF WINNEBAGO )

I, the undersigned, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT

personally known to me to be the same persons whose names are subscribed to the foregoing instrument as Mortgagor, appeared before me this day in person and severally acknowledged that they signed and delivered the said instrument and as their free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and notarial seal this day of 1992

Notary Public Commission Expires

Handwritten: Box 69 23

Vertical stamp: 92217991