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SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT, made in the City of Chicago, State of Illinois this 10th day of May, 1993 by The First National Bank of Chicago, a national banking association organized and existing under and by virtue of the laws of the United States of America, and doing business and having its principal office in the City of Chicago, County of Cook, and State of Illinois ("Bank").

WITNESSETH

WHEREAS, the Bank is the owner of a mortgage dated May 28, 1992 and recorded June 26, 1992 among the land records in the Office of the Recorder of Deeds of Cook County, Illinois as Document Number 92-468-194 made by Thomas P. McNulty and Tierney A. Danehy, His Wife ("Borrowers"), to secure an indebtedness of \$38,000.00 ("Mortgage"); and

WHEREAS, Borrowers (r) the owners of that certain parcel of real estate commonly known as 2302 Hartzell and more specifically described as follows:

SEE ATTACHED RIDER

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PIN#05-34-324-042 ; and

WHEREAS, United Financial Mortgage Corp., its Successors and/Cr Assigns ("Mortgagee") has refused to make a loan to the Borrowers of \$ 189,000.00, except upon condition that the Mortgage be subordinate to said mortgage lien of Mortgagee.

NOW, THEREFORE, in consideration of the sum of Ten (\$10.00) Dollars in hand paid by each of the parties hardto to the other, and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged and in order to induce Mortgagee to make the loan to Borrowers, it is hereby mutually agreed, as follows:

- I. That the Bank covenants and consents that the 12sh of its Mortgage shall be subject and subordinate to the lien of Mortgagee's mortgage dated reflecting and securing the loan made by Mortgagee to Borrowers, in the amount of One Hundred Eighty-nine Thousand and no/100 Dollars, and to all renewals, extensions or replacements of said mortgage; and
- II. That this Agreement shall be binding upon and shall inure to the benefit of Mortgages, its successors and assigns.



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IN WITNESS WHEREOF, This Subordination Agreement has been executed by the Bank on the data first above written.

By: Julially Community Banking Officer

STATE OF ILLINOIS)
COUNTY OF COOK)

I, the undersigned, a notary public in and for said County, in the State iforesaid, DO HEREBY CERTIFY that Paul Smalke, Community Bancing Officer of THE FIRST NATIONAL BANK OF CHICAGO, personally known to me to be the person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as a free and voluntary act, and as the free and voluntary act of the Brak for the uses and purposes therein set forth.

Given under my hand and official seal, this day of may, 1993.

"OFFICIAL SEAL"

Eleanore Kubicki

Notary Public Flore Luduke

Notary Public, State of Illinois

'y Commission Expires 9/25/95 Commission Expires: 9 15 95

THIS INSTRUMENT PREPARED BY: Law Department The First National Bank of Chicago One First National Plaza Mail Suite 0120 Chicago, Illinois 60670 AFTER RICORDING RETURN TO: Equity Credit Center The First National Bank of Chicago One First National Plaza Mail Suite 0482 Chicago, Illinois 50670



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LEGAL DESCRIPTION

Lot 30 (except the South 47 and 1/2 feet thereof) in Block 1 in John Culver's Addition to North Evanston in Township 42 North, Range 43, East of the Third Principal Meridian, in Cook County, (a.) Var (3) Eas. is. McNuity McNuity Office Illinois.

REF:

LEGAL DESCRIPTION

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