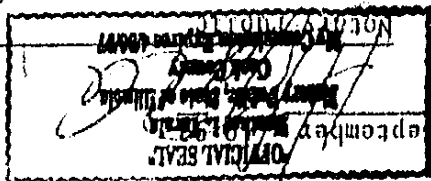


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I, the undersigned, a Notary Public, in and for the County and State aforesaid, do hereby certify that Greg Gumbinger personally known to me to be the Assistant Vice President of NBD Bank, successor by merger to NBD Glenbrook Bank and Beth Hartford personally known to me to be the Operations Officer of NBD Bank, successor by merger to NBD Glenbrook Bank and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and generally acknowledged that as such officers they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors said corporation; as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

STATE OF ILLINOIS )  
COUNTY OF COOK )  
SS. )

By: Gregory A. Gumbinger  
Attested: Beth Hartford

THIS SUBORDINATION AGREEMENT BEING RECORDED TO CHANGE DOCUMENT NUMBER FROM 8960423 TO 89604231 DATED THIS 27th day of September, 19 93.

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IN WITNESS WHEREOF, NBD Bank, successor by merger to NBD Glenbrook Bank has caused those presents to be executed by its Assistant Vice President and the corporate seal hereof to be hereunto affixed and attested by its Operations Officer.

NOW, THEREFORE, NBD Bank, successor by merger to NBD Glenbrook Bank for and in consideration of the premises of One Dollar (\$1.00), receipt of which is hereby acknowledged, does hereby covenant with the said Hoyme Savings Bank that the right, interest and claim of NBD Bank, successor by merger to NBD Glenbrook Bank is and shall be and remain at all times subject to and subordinate to the mortgage to Hoyme Savings Bank described above and the lien created thereby.

Commonly known as: 2465 Ashbury Road, Northbrook, Illinois 60062  
WHEREAS NBD Bank, successor by merger to NBD Glenbrook Bank has some right, interest and claim in and to said premises as Mortgage, under a Mortgage dated 12-02-89 and recorded 12-19-89 in the Recorder of Deeds Office, COOK County, Illinois, as Document Number 89604231 to secure a Mortgage note for \$30,000.00, but is willing to subordinate said right, interest, and claim to the lien of the above-mentioned Hoyme Savings Bank.

Whereas, by mortgage dated 6th day of August, '93, and recorded in the Office of the Recorder of Deeds of COOK County, Illinois, on the 23rd day of August, 1993, as Document 93666497, George & Pauline Tsoris, his wife in joint Tenancy did convey unto Hoyme Savings Bank (Mortgage) an interest in certain premises in Cook County, Illinois, as described as follows:

Lot 31 in Sunset Fields, Unit No. 1, being Mills Sons subdivision in the northwest quarter of section 16, township 42 north, range 12 east of the 3rd Principal Meridian, Sunset Fields Unit No. 1, Recorded 5-16-55 as Document No. 16237344, in Cook County, Illinois.  
PIN: 04-16-107-001

SUBORDINATION AGREEMENT

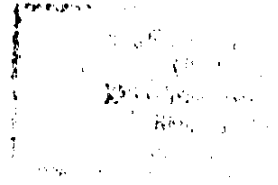
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COOK COUNTY RECORDER

Property of Cook County Clerk's Office

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COOK COUNTY, ILLINOIS  
FILED FOR RECORD

NOV 25 1993

Box 297

4188888

Tsoris . 02 - 46137-21