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SUBORDINATION OF LIEN

WHEREAS: James J. Messaglia and Norma J. Messaglia, His Wife by their mortgage dated Jan. 18, 1992 and recorded in the Recorder's Office of Cook County, Illinois, as document 92 044266 did convey to Heritage Glenwood Bank with offices located in Glenwood, Illinois certain premises in Cook County, Illinois, described as:

Lot 37 in Eagle Ridge Estates Unit 2, Being A Subdivision Of Part Of The West Half Of The Northeast Quarter Of Section 23, Township 36 North, Range 12 East Of The Third Principal Meridian, In Cook County, Illinois.

DEPT-01 RECORDING \$23.00
T41111 TRAN 9422 04/16/93 11:04:00
#0995 # - 93 - 283265
COOK COUNTY RECORDER

to secure a note for \$20,000.00 with interest payable as therein provided; and said note secured by the first mortgage is held by Heritage Glenwood Bank who desires to subordinate the lien of the mortgage records as Document 92 044266.

NOW THEREFORE, for good and valuable consideration in hand paid, the Heritage Glenwood Bank does covenant and agree with Champion Federal Saving & Loan Assoc. that the lien upon the premises shall be a second lien upon the premises subordinate to the lien of Champion Federal Saving & Loan Assoc.

[Signature]

CARMEN BAGNOLA, Credit Manager
18301 S. Halsted Street
Glenwood, Il. 60425

this 15th day of March, 1993

STATE OF ILLINOIS

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COUNTY OF COOK

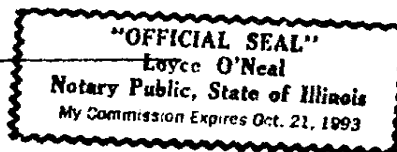
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I, the undersigned a NOTARY PUBLIC in and for said County in the State aforesaid, DO HEREBY CERTIFY, that Carmen Bagnola

who is personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 15th day of March A.D., 19 93. My Commission expires 10/21/93, 19

[Signature]
Notary Public



This instrument was prepared by: Cathleen A. Carter

SP343127 DC

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[Handwritten initials]

[Handwritten initials]

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