#### SUBORDINATION AGREEMENT

94289315

THIS SUBORDINATION AGREEMENT, made in the City of Chicago, State of Illinois this 25th day of March, 1994 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 September 15, 1992 and recorded October 7, 1992 among the land records in the Office of the Recorder of Deeds of Cook County, Illinois as Document Number 92744768 made by Ali Riazi and Cynthia L. Riazi, Husband and Wire ("Borrowers"), to secure an indebtedness of \$ 300,000.00 ("Mortgage"); and

WHEREAS, Borrowers are the owners of that certain parcel of real estate commonly known as 20 Meadowood Lane -- Northfield, IL 560093 and more specifically described as follows:

SEE ATTACHED RIDER

\$27,50 • i3:16:00

TTACHED RIDER 1 15 400 7/49 3337 03/31/94 13:16:00 17/49 33:16:00

OFFICE OF RECOPDINGS

PIN#04-25-200-077; and

WHEREAS, U.S. Mortgage Group, Inc. its successors &/or assigns ("Mortgagee") has refused to make a ican to the Borrowers of \$ 650,000.00, 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 hereto 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 lien 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 Six Hundred and Fifty 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 Mortgagee, its successors and assigns.

94259310

Loan#111-02-00166128 DBA

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

THE PIRST\_NATIONAL/BANK OF CHICAGO

By:

Community Banking Officer

STATE OF ILLINOIS)

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COUNTY OF COOK

I, the undersigned, a notary public in and for said County, in the State Aforesaid, DO HEREBY CERTIFY that R. Scott Myers, Community Banking 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 Bink, for the uses and purposes therein set forth.

Given under my hand and official seal, this 28th day of March, 1914.

Notary Publi

Commission Expires

NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION BY JUNE 19,1996

OFFICIAL SEAL MARCIARET I KREPPEL

THIS INSTRUMENT PREPARED BY: Law Department The First National Bank of Chicago Cne First National Plaza Mail Suite 0120 Chicago, Illinois 60670

AFTER RECORDING RETURN TO: Equity Credit Center The First National Bank of Chicago One First National Plaza Mail Suite 0482 Chicago, Illinois 69670



#### LEGAL DESCRIPTION

PARCEL 1: LOTS 1 TO 2 BOTH INCLUSIVE, IN FREEMAN J. WOODS SUBDIVISION OF SOUTH 20 RODS OF LOT 2 LYING EAST OF WEST 40 RODS THEREOF IN COUNTY CLERK'S DIVISION OF SECTION 25, TONSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ALSO PARCEL 2: EASEMENT FOR THE BENEFIT OF LOT 1 AND FOR THE BENEFIT OF LOT 2 IN PARCEL 1 FOR INGRESS AND EGRESS OVER SO MUCH OF LOTS 1 AND 2 AS IS DESCRIBED AS FOLLOWS AS SHOWN ON PLAT OF SUBDIVISION OF FREEMAN J. WOODS AFORESAID, RECORDED SEPTEMBER 17, 1979 AS DOCUMEN' 15149165 AND RE-RECORDED NOVEMBER 1, 1979 AS DOCUMENT 25220299. THAT PART OF LOT 2 IN SAID COUNTY CLERK'S DIVISION OF SECTION 25 DESCRIBED AS FOLLOWS: COMMENCING AT THE INTERSECTION POINT OF THE EAST LINE OF SAID LOT 2 WITH THE NORTH LINE OF THE SOUTH 20 RODS OF SAID LOT 2; THENCE WEST ALONG SAID NORTH LINE OF THE SOUTH 20 RODS, A DISTANCE OF 331.32 FEET TO THE POINT OF BEGINNING OF THE FOLLOWING DESCRIBED PARCEL OF LAND; THENCE SOUTH 30 DEGREES 14 MINUTES 16 SECONDS WEST A DISTANCE OF 175.16 FEET TO A POINT; THENCE SCUTH 21 DEGREES 06 MINUTES 10 SECONDS WEST A DISTANCE OF 10.42 FEET TO A POINT OF CURAVTURE; THENCE 121.04 FEET ALONG THE ARC OF A CIPCLE CNVEX TO THE SOUTHWEST AND HAVING A RADIUS OF 27 FEET TO A POINT; THENCE NORTH 30 DEGREES 14 MINUTES 16 SECONDS EAST A DISTANCE OF 144.21 FEET TO A POINT OF INTERSECTION WITH THE NORTH LINE OF THE SOUTH 20 RODS OF SAID LOT 2; THENCE EAST A DISTANCE OF 4079 FEET TO THE HEREINABLVE DESIGNATED POINT OF BEGINNING ALL 17 COOK COUNTY, ILLINOIS.

PARCEL 3: EASEMENT FOR THE BENEFIT OF LOT 1 AND FOR THE BENEFIT OF LOT 2 IN PARCEL 1 FOR INGRESS AND EGEESS OVER THAT PART OF THE SOUTH 1/2 OF THE NORTH 2/3 OF THAT PART OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING EAST OF THE WEST 40 RODS AND SOUTH OF THE NORTH 20 RODS OF SAID NORTHWEST 1/4 OF THE NORTHEAST 1/4 COMMENCING AT THE INTERSECTION POINT OF THE EAST LINE OF SAID LOT 2 IN SAID COUNTY CLERK'S SUBDIVISION OF SECTION 25 WITH THE NORTH LINE OF THE SOUTH 20 RODS OF SAID THENCE WEST ALONG SAID NORTH LINE A DISTANCE OF 301.32 FEET TO THE POINT OF BEGINNING OF THE FOLLOWING DESCRIBED PARCEL OF LAND; THENCE CONTINUING WEST ALONG SAID NORTH LINE OF THE SOUTH 20 RODS (A) DISTANCE OF 60 FEET TO A POINT; THANCE NORTH 45 DEGREES 00 MINUTES 00 SECONDS EAST A DISTANCE OF 42.43 FEET TO A POINT; THENCE SOUTH 45 DEGREES 00 MINUTES 00 SECONDS EAST A DISTANCE OF 42.43 FEET TO THE HEREINABOVE POINT OF BEGINNING ALL IN COOK COUNTY, ILLINOIS

PARCEL 4: EASEMENT FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR INGRESS AND EGRESS OVER AND ACROSS A 20 FOOT STRIP FROM WINNETRA ROAD TO THE NORTH LINE OF THE SOUTH 20 RODS OF THAT PART OF LOT IN COUNTY CLERK DIVISION AFORESAID LYING EAST OF THE WEST 40 RODS THEREOF, PLACED EQUIDISTANT FROM THE EAST AND WEST LINES OF THE

#### LEGAL DESCRIPTION

NORTH 60 RODS OF THE EAST 1/2 OF THE SAID LOT 2 IN COUNTY CLERK'S DIVISION AFORESAID, ALL IN COOK COUNTY, ILLINOIS.

ALI AND CYNTHIA RIAZI