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WHEREAS, Heritage Trust Company as Trustee under Trust Agreement Dated 2/20/89, #89-3592 by mortgage dated December 1, 1997, and recorded in the Recorder's office of Cook County, Illinois, Document 97910753, dated December 4, 1997, as

, did convey unto Mutual Bank, certain premises in Cook County, Illinois, described as follows:

Lot 28 (Except the east 3 feet) in Block 12 in Blue Island Park Addition, Being A subdivision of the East Half of the West Half of the Southeast Quarter and the West Half of the West half of the East Half of the Southeast Quarter of Section 30, Township 37 North, Range 14, East of the Third Principal Meridian, In Cook County, Illinois.

Permanent Index Number: 25-30-420-054-0000

to secured mortgage note for \$150,000.-----00/100 dollars with interest payable as therein provided; and

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of: MORTGAGE DATED 4/19/91 AND FILED 4/24/91 AS DOCUMENT NUMBER 91189771 MADE BY South Shore Bank AND , TO TO SECURED AN INDEBTEDNESS OF \$350,000.00

but is willing to subject and subordinate said right, interest and claim to the lien of the above mentioned

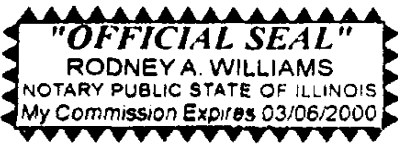
NOW THEREFORE, the undersigned in consideration of the premises and of the sum of ONE DOLLAR (\$1.00) paid to the undersigned, receipt of which is hereby acknowledged does hereby covenant and agree with the said mortgage that the right, interest and claim of the undersigned is and shall be and remain at all times subject and subordinate to the lien of the mortgage to said MUTUAL, as aforesaid for all advances made or to be made under the provisions of said mortgage or on the note secured thereby and for all other purposes specified therein; hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois.

WITNESS the hand and seal of said Dennis Gleason, Vice President this 21st. day of November, A.D. 1997

(Signed) Vice Pres (title)

(Signed) (title)

State of Illinois, ) SS County of



(notary seal)

A notary Public in and for said county, in the state aforesaid, do hereby certify, that Dennis Gleason who is known to be the Vice President (title) and Douglas F. Dillon who is known to be the Vice President (title) who is personally known to me to be the same 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 for the uses and purposes therein set forth.

Given under my hand and Notarial Seal 11-30-97 (date)

(Notary Public)

Witness: (signed)

Mail to: Mutual Bank 16540 S. Halsted Harvey, IL 60426

This instrument prepared by: Annette A. Pedraza 16540 S. Halsted St. Harvey, IL 60426

CORPORATE NOTARY ATTACHED

ATTEST: Asst. Secretary

Heritage Trust Company a/t/u/t 89-3592 and not personally: BY: Assistant Trust Officer

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CORPORATE NOTARY

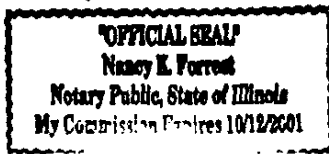
97910755

STATE OF ILLINOIS

COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Donna J Wroblewski and Lynda A Blust of HERITAGE TRUST COMPANY and personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Trust Officer and Assistant Secretary, respectively appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth; and the said Assistant Secretary did also then and there acknowledge that she, as as custodian of the corporate seal of said corporation did affix the said corporate seal of said corporation to said instrument as her own free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 1st day of Dec, 1997



[Handwritten Signature]

Notary Public

It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the warranties, indemnities, representations, covenants, undertakings, and agreements herein made on the part of the Trustee while in form purporting to the warranties, indemnities, representations, covenants, undertakings, and agreements of said Trustee, are nevertheless, each and every one of the them, made and intended not as personal warranties, indemnities, representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for purpose of only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee, and that no personal responsibility is assumed by nor shall at any time be asserted or enforceable against Heritage Trust Company, under said Trust Agreement on account of this instrument or on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the said Trustee in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

HERITAGE TRUST COMPANY

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