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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 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 ~~FIRST FEDERAL BANK~~ ~~of Cook County~~ as aforesaid for all advances made or to be made under the provisions of said Mortgage on the notes 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.

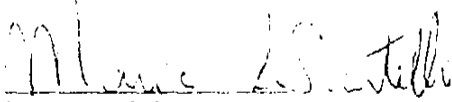
*** North Shore Community Bank
WITNESS the hand as seal of the undersigned this 8th day of January, 1997.


North Shore Community Bank & Trust Co.
BY: James L. Sefton, V.P.

State of Illinois
County of Cook

I, the undersigned, Notary Public in and for said county and state, do hereby certify that James L. Sefton, Vice President 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 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 8th day of January, 1997.


Notary Public

My Commission Expires: _____

Prepared by:

Maria L. Santello
North Shore Community Bank & Trust Co.
1145 Wilmette Avenue
Wilmette, IL 60091

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