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SUBORDINATION OF LIEN AGREEMENT

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THIS SUBORDINATION AGREEMENT, made this 24th day of FEBRUARY, 1997, by and between THE FIRST MORTGAGE CORPORATION, an Illinois corporation ("First"), and SOUTHWEST FINANCIAL BANK AND TRUST COMPANY OF ORLAND PARK ("Lender"),

W I T N E S S E T H :

WHEREAS, JAMES E. RICHMOND AND KATHLEEN M. RICHMOND ("Owner"), by mortgage (the "Lender Mortgage") dated MAY 6, 1995 and recorded in the Recorder's Office of COOK County, Illinois on MAY 19, 1995 as document no. 95328986 & 95328987, did convey unto Lender, to secure an installment note in favor of Lender in the original principal amount of TWENTY FIVE THOUSAND AND NO/100 Dollars (\$ 25,000.00), certain real estate commonly known as 3001 KATHLEEN COURT, HOMEWOOD, Illinois, and

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legally described as follows: LOT 32 IN PINWOOD MANOR OF HOMEWOOD FIRST ADDITION, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS
PTN# 31-01-109-022

WHEREAS, First has agreed to make a loan to Owner in the original principal amount of ONE HUNDRED FIFTY SEVEN THOUSAND AND NO/100 Dollars (\$ 157,000.00), to be secured by a first mortgage lien (the "First Mortgage") on the Premises; provided, Lender agrees to subordinate the priority of the Lender Mortgage to the lien of the First Mortgage; and,

WHEREAS, Lender is willing to subordinate the priority of the Lender Mortgage lien in the Premises to the priority of the First Mortgage lien in the Premises, pursuant to the terms and provisions contained herein,

NOW, THEREFORE, in consideration of the mutual covenants and premises contained herein, First and Lender agree as follows:

1.) SUBORDINATION OF LENDER MORTGAGE Lender acknowledges and agrees, notwithstanding that the Lender Mortgage was recorded prior to the date of recordation of the First Mortgage, that the Lender Mortgage shall, at all times and subject to the terms and provisions contained herein, be subordinate and subject to the First Mortgage;

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provided, however, the amount of the First Mortgage shall not exceed the principal amount of ONE HUNDRED FIFTY SEVEN THOUSAND AND NO/100 Dollars (\$ 157,000.00 -----), and, further provided, however, that nothing contained herein shall effect, modify or alter the priority or right of Lender to receive payments pursuant to the note secured by the Lender Mortgage.

2.) NOTICES. Notices and demands hereunder shall be in writing and shall be deemed served when either are personally delivered or sent by prepaid or certified mail, addressed as follows:

if to Lender: SOUTHWEST FINANCIAL BANK AND TRUST COMPANY OF ORLAND PARK
15330 S. LAGRANGE ROAD
ORLAND PARK, IL 60462

if to First: THE FIRST MORTGAGE CORPORATION
17811 GOVERNORS HIGHWAY, SUITE 100
MENARD, IL 60422

or to such other address as the addressee may designate by written notice actually delivered to the other party.

3.) MISCELLANEOUS. The paragraph headings herein are for convenience only and shall not be used to construe or interpret this Agreement. This Agreement contains the entire understanding among the parties hereto, supersedes all previous negotiations, commitments and writings and can be altered or otherwise amended only by a written instrument signed by the party or parties sought to be bound thereby. This Agreement is entered into in, is to be performed in, and shall be governed by and construed in accordance with the laws of the State of Illinois. This Agreement shall extend to and bind the respective successors and assigns of the parties hereto.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed on the day and year first above written.

THE FIRST MORTGAGE CORPORATION,
an Illinois corporation

BY: ROBERT SLOVIN *[Signature]*
VICE PRESIDENT
ITS: _____

SOUTHWEST FINANCIAL BANK AND TRUST COMPANY OF ORLAND PARK

BY: *[Signature]*
ITS: *[Signature]*

THIS INSTRUMENT WAS PREPARED BY: DARIEN DAVIS

MAIL TO: SOUTHWEST FINANCIAL BANK
15330 S. LAGRANGE ROAD
ORLAND PARK, IL 60462

DEPT-01 RECORDING \$23.50
T50001 TRAN 8640 03/20/97 15:00:00
\$6795 RC *97-192144
COOK COUNTY RECORDER
DEPT-01 RECORDING \$2.00
T50001 TRAN 8640 03/20/97 15:01:00
\$6795 RC *97-192144
COOK COUNTY RECORDER
DEPT-10 PENALTY \$22.00

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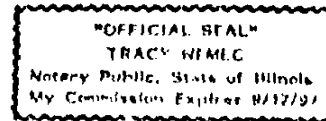
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STATE OF ILLINOIS)
COUNTY OF COOK) SS

I, DARIEN L. DAVIS, a notary public in and for said county in the state aforesaid, do hereby certify that ROBERT STOVIN, VICE President of THE FIRST MORTGAGE CORPORATION, an Illinois corporation, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, as such VICE President, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his/her own free and voluntary act and as the act of said corporation for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 31st day of February, 1997.

Darien L. Davis
NOTARY PUBLIC
My commission expires 11-26-98



STATE OF ILLINOIS)
COUNTY OF COOK) SS

I, Maria Elena Hennigan, a notary public in and for said county in the state aforesaid, do hereby certify that Robert Stovin, Vice President of First Mortgage Bank & Co., who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, as such Vice President, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as his/her own free and voluntary act and as the act of said corporation for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 25 day of January, 1997.

Maria Elena Hennigan
NOTARY PUBLIC
My commission expires 11/17/00



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