

1155
Mallons Title Agency of Illinois, Inc.
246 E. Janda Blvd. Ste. 300
Lombard, IL 60148

**SUBORDINATION
AGREEMENT**

Date August 19, 1998

FOR VALUABLE CONSIDERATION, the undersigned hereby subordinates the
lien on real property in Cook County, Illinois, described
as follows:

Lot 268 in Rudolph's Subdivision of Blocks 4 and 5 in William B
Ogden's Subdivision of the Southwest Quarter of Section 18, Township
40 North, Range 14, East of the Third Principal Meridian, in Cook
County, Illinois.

PIN #14-18-319-030

which is evidenced by a Mortgage dated December 08, 1997 and filed for record
December 30, 1997, as Document Number 97-977374
(or in Book _____ of _____ Page _____), in the Office of the
County Recorder of the above County, to a subsequent lien evidenced by a Mortgage from
Hans I McLeod and Katherine M McLeod, his wife to Norwest Mortgage
_____ in the amount of \$293,499.00
filed for record as Document Number _____ (or in Book
of _____ Page _____), in the Office of the County Recorder of the above County.

98779745

IBM Mid America Employees Federal Credit Union

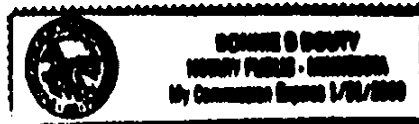
By Rita Murphy
Its Mortgage Servicing Representative
By Cheryl Schaefer
Its Vice President/Loan Services

STATE OF MINNESOTA
COUNTY OF Olmsted

The foregoing instrument was acknowledged before me this 19th day of August
1998, by Rita Murphy and Cheryl Schaefer
the Mortgage Servicing Representative and Vice President/Loan Services
of IBM Mid America Employees Federal Credit Union, a Corporation
under the laws of United States of America, on behalf of the Corporation.

This instrument was drafted by:
IBM Mid America Employees
Federal Credit Union
4001 West River Parkway
Rochester, MN 55901

Bronie B. Denty
signature of person taking acknowledgment



Norwest Mortgage Inc
S/O LA PRALLE MIRE E/COO
MINNEAPOLIS MN
55403

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