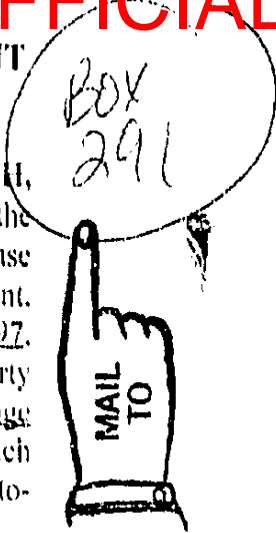


SUBORDINATION AGREEMENT



THIS INSTRUMENT WITNESSETH,
That Demetrios Michalopoulos, being the
Lessor and holder of a certain store lease
executed by New Eldorado Restaurant,
Inc., which Lease is dated July 1, 1997,
therein covering the real property
commonly known as 14631 S. LaGrange
Road, Orland Park, Illinois and which
premises is legally described as follows, to-
wit:

Lot 4 in Richmond's Subdivision, being
a tract of land in part of the West half
(1/2) of the Northwest Quarter (1/4) of
Section 10, Township 36 North, Range
12, East of the Third Principal
Meridian, in Cook County, Illinois.

COOK COUNTY
RECORDER
JESSE WHITE
ROLLING MEADOWS

PERMANENT INDEX NUMBER: 27-10-100-043-0000

and for and in consideration of the sum of TEN & No/100's DOLLARS (\$10.00) and such other good and
valuable consideration, to it in hand paid and the receipt of which is hereby acknowledged, does hereby covenant,
consent and agree that the lease shall be and is hereby made subject to and subordinate to a certain promissory
note in the original amount of One Million Four Hundred Fifty Thousand & No/100's (\$1,450,000.00) and made
payable to Palos Bank and Trust Company which promissory note is secured by way of a certain mortgage of
even date therewith, which Mortgage will be recorded in the Cook County Recorder's Office on December
_____, 1997, therein covering the aforesaid premises; and further that the lien of the mortgage to Palos Bank And
Trust Company, shall be priority as if acquired, executed and recorded prior to the Store Lease to New Eldorado
Restaurant, Inc.,

It is expressly understood and agreed that this instrument is not to be held or construed as a release of the lease
to New Eldorado Restaurant, Inc., nor shall it act to release any part of the above described premises, but it is
solely to subordinate said store lease to that of Palos Bank and Trust Company, and only to the extent as set forth
herein.

This agreement, and each and every covenant, agreement, and other provision of the same, shall be binding on
the parties to this Agreement, their respective heirs, legatees, administrators, representatives, successors and/or
assigns.

1329

IN WITNESS WHEREOF, Demetrios Michalopoulos, as owner/lessor and as lesse/President of New Eldorado Restaurant, has caused this Subordination Agreement to be executed on this the 5th day of December, 1997.

Lessor:

Lessee:

Demetrios Michalopoulos
Demetrios Michalopoulos, Owner

Demetrios Michalopoulos
Demetrios Michalopoulos, President
New Eldorado Restaurant, Inc.

STATE OF ILLINOIS

COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County and in the State aforesaid do hereby certify that Demetrios Michalopoulos, 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 as such he signed and delivered the said instrument of writing as his free and voluntary act for the uses and purposes as set forth.

Given under my hand and seal this 5th day of December, 1997.



[Signature]
NOTARY PUBLIC

Return This Document After Recording to:

PALOS BANK AND TRUST COMPANY
12600 S. HARLEM AVENUE
PALOS HEIGHTS, IL 60463

Prepared By:
John Toscas
12616 S. Harlem Ave
Palos Heights IL
60463