

When Recorded Mail to:  
North Shore Community  
Bank & Trust Co.  
1145 Wilmette Ave  
Wilmette IL 60091

77062649198012451 SK

3075

SUBORDINATION AGREEMENT

3

WHEREAS Frederick M. Forbes and Elizabeth K. Forbes, as tenants by the entirety, is indebted by a mortgage dated 2/10/98 and recorded 2/18/98 in the Office of the Recorder of COOK County, Illinois, and known as Document number \_\_\_\_\_ did mortgage unto North Shore Community Bank & Trust Company a certain premises in COOK County, Illinois, described as:

PLEASE SEE SCHEDULE "A" ATTACHED AND MADE A PART HEREOF.

PIN: 05-27-400-081-0000

98132913  
98132913

Property commonly known as: 819 Westerfield Drive, Wilmette, IL 60091

To secure a note dated 2/10/98 in the amount of 221,000.00

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of:

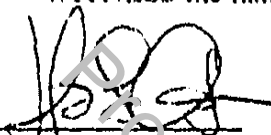
A mortgage dated 2-10-98 and recorded 2/18/98 to secure a note of ONE HUNDRED THOUSAND AND NO/100 (\$100,000) as document NO. \_\_\_\_\_

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

BOX 333-CTI

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 North Shore Community Bank 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.

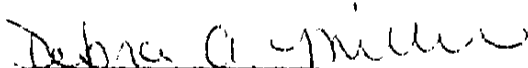
WITNESS the hand as seal of the undersigned this 10 of Feb, 1998

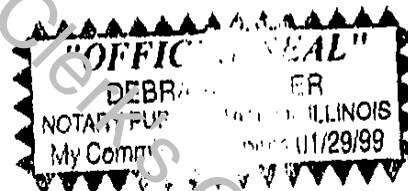
  
North Shore Community Bank & Trust Co.  
BY: Henry L. Apfelbach, Vice President

State of Illinois  
County of Cook

I, the undersigned, Notary Public in and for said county and state, do hereby certify that Henry L. Apfelbach, 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 10th day of Feb, 1998.

  
Notary Public



My Commission Expires: 1-29-98

Prepared by:

Ann T. Tyler  
North Shore Community Bank & Trust Co.  
794 Oak Street  
Winnetka, IL 60093

RIDER - LEGAL DESCRIPTION

PARCEL 1:

LOTS 6-A AND P-6A IN WESTERFIELD SQUARE BEING A RESUBDIVISION OF PART OF THE EAST 1/2 OF FRACTIONAL SECTION 27, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED IN THE OFFICE OF THE REGISTRAR OF TITLE OF COOK COUNTY, ILLINOIS ON JANUARY 26, 1966 AS DOCUMENT 2253372 AND RECORDED WITH THE RECORDER OF DEEDS AS DOCUMENT 19722379 AND CERTIFICATE OF CORRECTION THEREOF REGISTERED ON FEBRUARY 17, 1966 AS DOCUMENT 2256817 AND RECORDED ON MARCH 14, 1966 AS DOCUMENT 19764951

PARCEL 2:

EASEMENTS AS SET FORTH IN THE DECLARATION OF COVENANTS AND RESTRICTIONS FOR WESTERFIELD SQUARE DATED FEBRUARY 16, 1966 AND RECORDED MARCH 21, 1966 AS DOCUMENT 19771628 AND FILED AS LR 2261558 AND AMENDED FROM TIME TO TIME MADE BY HARRIS TRUST AND SAVINGS BANK AS TRUSTEE UNDER TRUST AGREEMENT DATED OCTOBER 16, 1964 AND KNOWN AS TRUST NUMBER 31683 AND PLAT OF SUBDIVISION OF WESTERFIELD SQUARE RECORDED JANUARY 26, 1966 AS DOCUMENT 19722379 AND FILED JANUARY 26, 1966 AS LR 2253372 AND AS CREATED BY THE DEED FROM HARRIS TRUST AND SAVINGS BANK CORPORATION OF ILLINOIS, AS TRUSTEE UNDER TRUST AGREEMENT DATED OCTOBER 16, 1964 AND KNOWN AS TRUST NUMBER 31683 TO VIRGINIA COOKE MORTIMER DATED MAY 15, 1967 AND RECORDED MAY 31, 1967 AS DOCUMENT 20131358 FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR INGRESS AND EGRESS OVER AND ACROSS THAT PART OF THE "COMMON AREA" SHOWN ON THE PLAT OVER LOTS 6, 7 AND 8 IN WESTERFIELD SQUARE AFORESAID IN COOK COUNTY, ILLINOIS.

05-27-400-081-0000

DATE: FEBRUARY 10, 1998  
LOAN NO.: 31214455