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SUBORDINATION AGREEMENT

THIS AGREEMENT is made this 29th day of May 1999. ✓

WHEREAS, The FDIC Employees Federal Credit Union has heretofore loaned money secured by a mortgage executed by Mark A. Roman and Lanna J. Roman as mortgagor recorded June 22nd, 1998 in the Cook County Recorder of Deeds Office as Document Number 98526239.

WHEREAS, NLSB Bank, its successors and/or assigns as their interest may appear, heretofore loaned to the said Mark A Roman and Lanna J. Roman the sum of \$240,000.00 evidenced by a Promissory Note in said amount, and secured by a first mortgage upon the premises presently encumbered by the mortgage to The FDIC Employee Federal Credit Union, which said premises is described as follows:

Legal Description

The North ½ of Lot 3 in Block 10 in Ridge Acres, being a subdivision of all that part of the West ½ of Section 5, Township 38 North, Range 12 East of the Third Principal Meridian South of Right of Way of C B & Q Railroad (Except Blocks 50, 51, 52, and 53 in Subdivision of the West ½ of said section) in Cook County, Illinois.

Permanent Index Number

18-05-319-008-0000

Common Address

4614 Howard Ave, Western Springs, IL 60558

NOW, THEREFORE, in order that the said first mortgage to NLSB Bank, its successors and assigns as their interest may appear, the amount of \$240,000.00 may be a first mortgage lien upon the said premises, The FDIC Employee Federal Credit Union does hereby subordinate its lien.

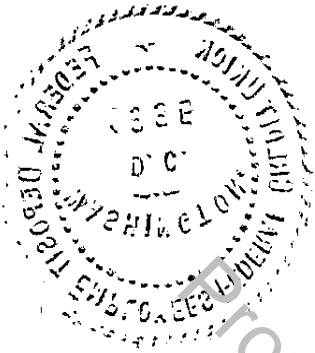
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Cook County Recorder 43.00

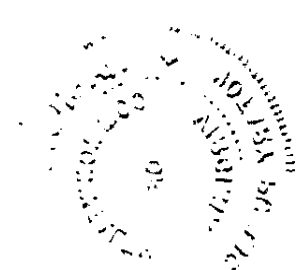
IN WITNESS WHEREOF, the undersigned has caused these presents to be signed by its Acting Loan Mgr. President/CEO and caused its corporate seal to be affixed hereto and attested by its President/CEO all as of the day and year first above written.

BOX 333-CTI

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