



SUBORDINATION OF LIEN

Whereas: Roger Gale Peckham and Kristie Peckham Mortgage dated May 27, 1998 recorded in the Recorder's Office of Cook County, Illinois as document 98527833 did convey to Heritage Community Bank, with offices located in Glenwood certain premises in Cook County, Illinois, described as:

(see attached)
P.I.N. # 32 36 114 006
Property Address: 22353 Prairie Ave.
Sauk Village, Il. 60411

BOX 158

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to secure a note for \$20,000.00 with interest payable as therein provided; and said note secured by the second mortgage is held by Heritage Community Bank, who desires to subordinate the lien of the mortgage records as document 98527833

Now THEREFORE for good and valuable consideration in hand paid, the Heritage Community Bank, does covenant and agree with Heritage Community Bank that the lien upon the premises shall be a second lien upon the premises subordinate to the lien of Heritage Community Bank.

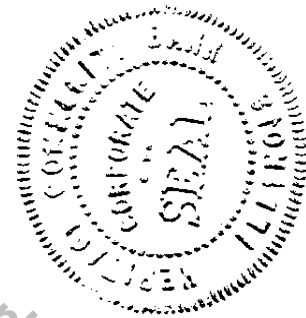
Dated _____ Document No. _____

By William E. Hetler Sr.
William E. Hetler Sr/Vice President

Heritage Community Bank
9101 W. 159th Street
Orland Hills, IL 60477

this 31st day of December, 1998.

State of Illinois
County of Cook



I, the undersigned a NOTARY PUBLIC in and for said county in the State aforesaid, do hereby certify, that William E. Hetler Senior Vice President, Heritage Community Bank, who, he is personally known to me to be the same person whose name subscribed to the foregoing instrument appeared before me this day in person and acknowledged that he signed sealed and delivered the said instrument as his free voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal the 31st day of December 1998. My Commission expires 5-28-2002

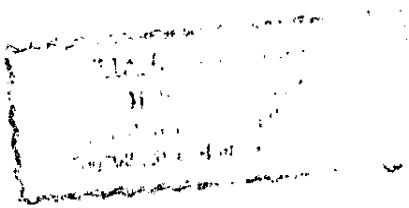
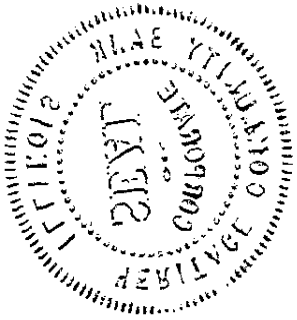
Sona Diorio
Notary Public

This instrument Prepared by: L. Stephens, Heritage Community Bank
9101 W. 159th Street
Orland Hills, IL 60477



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Property of Cook County Clerk's Office



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LOT #29 IN CAROLINA SUBDIVISION PHASE ONE, BEING A SUBDIVISION IN
THE NORTHWEST QUARTER (1/4) OF SECTION 36, TOWNSHIP 35 NORTH, RANGE 14,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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