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355926



PREPARED BY MBNA CONSUMER SERVICES
1000 SAMOSET DR
WILMINGTON DE 19884

MAIL TO SHAMROCK BANCORP INC
1307 BUTTERFIELD RD
SUITE 400
DOWNSGROVE IL 60515

SUBORDINATION AGREEMENT

The Parties to this Subordination Agreement ("Agreement") are:



99365304

The Lienholder: MBNA Consumer Services, Inc.

The New Lender: Shamrock Bancorp, Inc.

WHEREAS, Samuel Banuelos and Rosa Banuelos, ("Borrowers") own property ("Property") known as:

7139 Longmeadow Lane
Hanover Park, IL 60103

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1280/0075 47 002 Page 1 of 3
1999-04-16 10:34:04
Cook County Recorder 47.50

WHEREAS, Lienholder and Borrower have entered into a loan secured by that certain mortgage dated November 11, 1998, in the principal amount of Forty-Five Thousand and 00/100 Dollars (\$45,000.00) on the Property recorded in Recorder of Deeds' Office in and for Cook County, Illinois, recorded on November 23, 1998, Document Number 08059359, (the "Subordinate Mortgage"); and,

WHEREAS, New Lender proposes to make a loan to Borrower in the amount of Ninety-One Thousand Eight Hundred and 00/100 Dollars (\$91,800.00), being (the "New Loan"), to be secured by a Mortgage on the Property (the "Senior Mortgage"); and,

WHEREAS, as a condition of extending the New Loan, New Lender requires Lienholder to subordinate the lien created by the Subordinate Mortgage to the lien created by the Senior Mortgage, and Lienholder has agreed to do so as an accommodation to Borrower:

NOW THEREFORE, in consideration of the premises and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. Lienholder agrees with New Lender that the lien of the Subordinate Mortgage and the obligation accompanying such Subordinate Mortgage is subordinated in all respects to any valid, perfected lien of the Senior Mortgage and obligation accompanying such Senior Mortgage.
2. Nothing in this Agreement shall constitute a novation or the creation of a new debt or the extinguishment of any other debt, nor be construed as extending the maturity date of the Subordinate Mortgage or affect any other rights, remedies or penalties as provided in such Subordinate Mortgage.
3. This Agreement shall be construed in accordance with the Laws of the States of Illinois and Delaware.

Senior Title

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
BRIDGEVIEW OFFICE

3 P
Randy

IN WITNESS WHEREOF, the undersigned have executed and sealed this Subordination Agreement, as of March 30, 1999. (Effective date)

LIENHOLDER: MBNA Consumer Services, Inc.

By: [Signature]
Name: Michael Albergo
Title: Assistant Vice President
Date: March 30, 1999

Property of Cook County Clerk's Office

NEW LENDER: Shamrock Bancorp, Inc.

By: [Signature]
Name: Cheryl E. Brown
Title: Vice President
Date: 4-5-99

Acknowledgment of Lienholder: MBNA Consumer Services, Inc

STATE OF DELAWARE
COUNTY OF NEW CASTLE to-wit

I HEREBY CERTIFY, that on March 30, 1999, before me, a Notary Public for the State of Delaware, personally appeared Michael Albergo, known to me (or satisfactorily proven) to be the Assistant Vice President of MBNA Consumer Services, Inc. ("MBNA CSI") and that as such officer of MBNA CSI, being duly authorized so to do, acknowledged, executed, sealed and delivered the forgoing instrument for the purposes therein contained, by signing the name of MBNA CSI in his/her capacity as such officer of MBNA CSI.



[Signature] (seal)
Notary Public
Notary Printed Name: Michael Caldwell
My Commission Expires: 7/8/2000

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TICOR TITLE INSURANCE COMPANY

ORDER NUMBER: 2000 000355926 SC
STREET ADDRESS: 7139 LONG MEADOW LANE
CITY: HANOVER PARK **COUNTY:** COOK COUNTY
TAX NUMBER: 07-31-203-009-0000

LEGAL DESCRIPTION:

LOT 13 IN BLOCK 15 IN HANOVER HIGHLANDS UNIT NO. 2, VILLAGE OF HANOVER PARK, COOK COUNTY, ILLINOIS, A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 31 AND THE SOUTHEAST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON FEBRUARY 26, 1964 AS DOCUMENT NO. 2137400, AND CERTIFICATE OF CORRECTION THEREOF REGISTERED ON MARCH 26, 1964 AS DOCUMENT NUMBER 2141607, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office