SUBORDINATION AGREEMENT

KNOW BY ALL MEN THESE PRESENTS: In consideration of $1.00 and other good and valuable consideration, **THE FIFTH THIRD BANK of 38 Fountain Square Plaza , Cincinnati, Ohio 45263** ("Bank"), hereby agrees that it shall postpone and make junior and subordinate in all respects that certain mortgage executed by **JAMES JOHNSON AND MARLENE JOHNSON**, in the amount of **$40,500.00**, dated **NOVEMBER 27, 2000**, and recorded **DECEMBER 8, 2000** as **Document Number 2000089536**,in **LAKE County, Illinois Records**, in favor of a mortgage executed by **JAMES JOHNSON AND MARLENE JOHNSON**, in the amount of **$50,000.00**, in favor of **Fifth Third Mortgage Company, 9400 S. Cicero Avenue, Suite 301, Oak Lawn, Illinois, 60453**, which mortgage covers real estate described in Exhibit "A" attached hereto and made a part hereof.

Recorded 10/25/2002 Document# 2002 096451

This agreement shall continue in full force and effect so long as **JAMES JOHNSON AND MARLENE JOHNSON** shall be indebted to Bank.

This Agreement shall be binding upon and inure to the benefit of the respective heirs, executors, successors, and assigns of Bank.

2004012180

WITNESSES THE FIFTH THIRD BANK

NANCY MARTIN **DOUGLAS IVERSON, SR.VICE PRESIDENT**

KATHY JENDER

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STATE OF ILLINOIS }
} SS:
COUNTY OF DUPAGE }

BE IT REMEMBERED, that on FEBRUARY 05, 2004, before me, a Notary Public in and for said County and State, personally appeared **DOUGLAS IVERSON, SENIOR VICE PRESIDENT** of THE FIFTH THIRD BANK, and acknowledged the signing thereof to be their voluntary act for the uses and purposes therein mentioned.

IN WITNESS THEREOF, I have hereunto subscribed my name and affixed my notarized seal on the day and year last aforesaid.

OFFICIAL SEAL
CATHERINE M AVINO
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXP. JUNE 29,2006

Notary Public

THIS INSTRUMENT WAS PREPARED BY
NANCY MARTIN

IL# 01674017

LAKE COUNTY
FILED FOR RECORD
2004 FEB 10 PM 2:30
MONICA MUNDY
RECORDER

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