

WHEN RECORDED MAIL TO;

BANK ONE, N.A.
Attn: Collateral Dept.
201 E. Main Street, 6th floor
Lexington, KY 40507
Loan Number: **426370037104**

Inst # 2002-01164
01/08/2002-01164
08:50 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 14.00

SUBORDINATION AGREEMENT

BY THESE PRESENTS, Bank One, N.A., formerly known as First USA Federal Savings Bank, a Federal Savings Association, as owner and holder of all the beneficial interest under that certain Mortgage executed by:

Mortgagee(s):	Vadim Mark Finestein aka Vadim Mark Finstein and Marina Emille Brainin
Mortgagor:	Bank One, NA
Amount:	78,320.00
Dated:	June 30, 2000
Recorded:	July 28, 2000
Recording:	Instrument No 2000-25378

and affecting that certain real property described as:

Lot 22, according to the Survey of Westherly - Windsor, Sector 11, as recorded in Map Book 18, Page 80, in the Probate Office of Shelby County, Alabama.

for good and valuable consideration, the receipt of which is hereby acknowledged, hereby subordinates the lien of said Mortgage and every term, condition and provision of said Mortgage to the lien and every term, condition and provision of that Mortgage executed by:

Mortgagee(s):	Vadim Mark Finestein aka Vadim Mark Finstein and Marina Emille Brainin
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Mortgagor:	First Federal
Dated:	
Recorded:	
Recording Number:	

Records of Shelby County, State of Illinois to secure the original principal amount not to exceed **275,000.00**. It being the intention of the undersigned that by reason hereby, all of their right, title and interest arising under said first mentioned Mortgage shall be inferior subsequent and subordinate to such subsequent Mortgage.

SUBORDINATION AGREEMENT
(Continued)

This subordination shall be binding upon and insure to the benefit of the heirs, executors, representatives, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, this presence has been executed this December 21, 2001,
BANK ONE, N.A.

BY: Barbara Stewart-Hamilton

Barbara Stewart-Hamilton

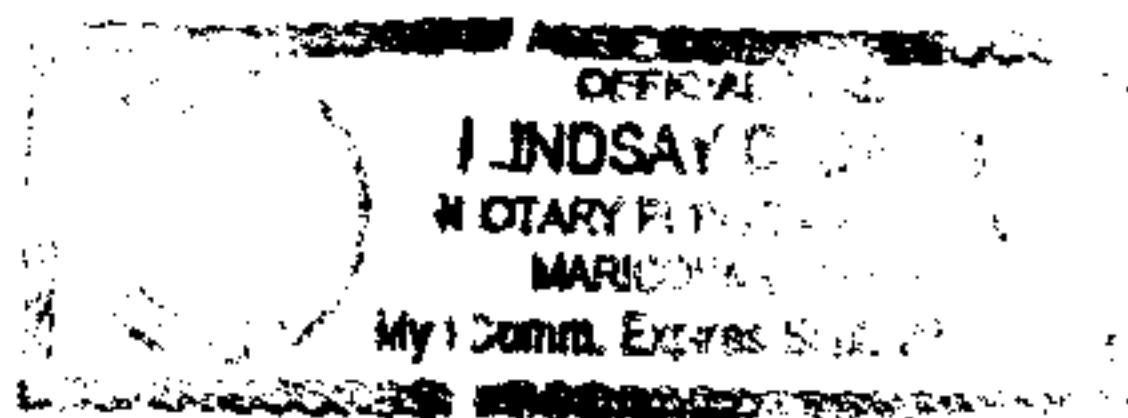
It's: Corporate Officer

STATE OF ARIZONA)

) ss.

COUNTY OF MARICOPA)

I hereby certify that, on this December 21, 2001, before the subscriber, a Notary Public of the aforesaid State, personally appeared Barbara Stewart-Hamilton, who acknowledged herself to be the representative of BANK ONE, NA, and that she executed the foregoing Subordination Agreement for the purposes therein contained by signing the name of BANK ONE, NA by herself as representative.



Lindsay C. Dams
Notary Public

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