February 6, 1987

To:

Lake Federal Savings 7448 Kennedy Ave

Hammond, IN

From:

Mellon Financial Services

18139 Torrence Ave Lansing, IL, 60438

RE:

Herbert & Patrice Duensing

2140 44th St

Highland, IN, 46322

Mortgage #7151-5, Recorded 12-21-76, Document #385194 Recorded For \$38,000 Open End With A Present Balance

As Of 2-1-87. Of \$ 29,001.38

Mellon Financial Services is making a second mortgage to the above customer. We would appreciate it if Lake Fed. S&L would sign this Subordination Agreement to the effect that any future advances after 2-9-87 on mortgage #7151-5, dated 12-21-76, document #385194 will be Subordinatecto our second mortgage loan dated 2-9-87...

Title

GRENCIK Vice President

Lake Federal Savings

Before me, the undersigned, a Notary Public in and for said County and State, this 6th Day of February, 1987, personally appeared Steve Grencik, Vice President of Lake Federal Savings and acknowledged the execution of the foregoing instrument. In witness whereof, I have hereunto

KAREN M. SULEK

subscribed my name and affixed my official seal.

PERPAREN M. SULEIT