

SUBORDINATION AGREEMENT

The undersigned, BANK ONE, MERRILLVILLE, NA, a United States Corporation, being the sole owners of a certain promissory note in the original principal sum of THIRTY EIGHT THOUSAND AND NO/100----- Dollars (\$ 38,000.00-----) made by David J. Evanson and Marita K. Evanson, husband and wife

dated the 16th day of February, 1991 and secured by a mortgage also dated the 16th day of February, 1991, and recorded February 28, 1991, as Document No. 91009567 /Mortgage Record, Page, and described the following real estate, to-wit:

Lot 13 in Willow Ridge Manor, Phase One, an addition to the Town of St. John, as per plat thereof, recorded in Plat Book 67, page 42, and amended by corrected plat recorded in Plat Book 68 page 45 in the Office of the Recorder of Lake County, Indiana.

for and in consideration of the sum of Ten Dollars (\$10.00) and other valuable consideration to it paid, the receipt of which is hereby acknowledged, does hereby consent and agree that the lien of its mortgage above described is and shall be and remain subject junior and subordinate to the lien of a certain mortgage for \$110,000.00 from David J. Evanson and Marita K. Evanson, husband and wife (Mortgagor) to BANC ONE MORTGAGE CORPORATION (Mortgagee), dated, and recorded as Document No. / Mortgage Record, page, and describing the real estate above mentioned.

This instrument is not to be construed as a release of its lien on the above-described real estate but is executed solely for the purpose of subordinating its mortgage to the lien of the mortgage in favor of BANC ONE MORTGAGE CORPORATION mentioned above.

This Agreement shall be binding upon its heirs, legal representatives and assigns and shall inure to the benefit of BANC ONE MORTGAGE CORPORATION its legal representatives, successors and assigns.

IN WITNESS WHEREOF, BANK ONE, MERRILLVILLE, NA has caused this agreement to be executed this 20th day of April, 1992.

Attest:

By: Peggy Church, Asst. Vice President

BANK ONE, MERRILLVILLE, NA

By: Sherril J. Tokarski, Asst. Vice President

STATE OF INDIANA) COUNTY OF Lake)

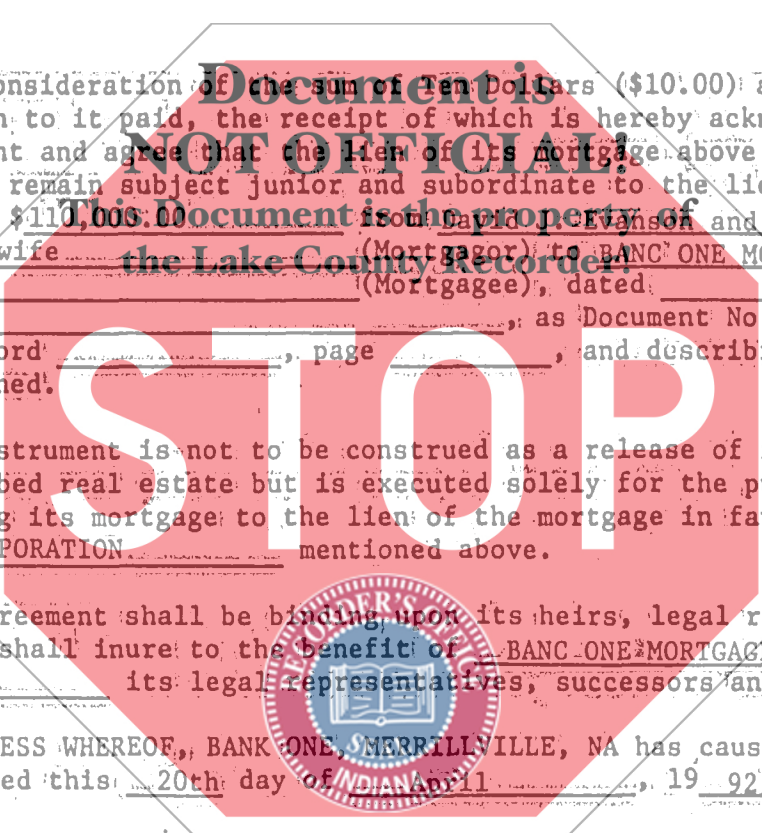
Before me, a Notary Public, in and for said County and State, personally appeared Sherril J. Tokarski and Peggy Church, the Asst. Vice President and the Asst. Vice President, respectively of BANK ONE, MERRILLVILLE, NA, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Notarial Seal this 20th day of April, 1992.

My Commission Expires: 10-5-92 Resident of Lake County

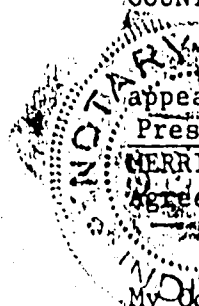
Beth A. Hamilton, Notary Public

This Instrument Prepared By: Sherril Tokarski, an Officer of Bank One, Merrillville, NA



LITIC 52763 LAWYERS TITLE INS. CORP. ONE PROFESSIONAL CENTER SUITE 215 CROWN POINT, IN 46307

STATE OF INDIANA / S. NO. 127714 92 FILED FOR



Handwritten signature/initials.