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AGREEMENT TO SUBORDINATE

The undersigned, INB NATIONAL BANK, NORTHWEST, a National Banking association, having its principal office at 437 South Street, Lafayette, Indiana 47901 as the owner and holder of a Mortgage, executed by: JAMES K. HELSEL & JOYCE HELSEL on the 1ST day of APRIL, 1992, and recorded APRIL 21ST, 1992 as Document No. 92024039 in the Office of the Recorder of LAKE County, Indiana, on the following described real estate in LAKE County, state of Indiana, to-wit:

LOT 20, INDIAN RIDGE ADDITION UNIT 3, BLOCK 4, IN THE CITY OF CROWN POINT, AS SHOWN IN PLAT BOOK 67, PAGE 10, AND AMENDED BY A CERTAIN CORRECTED PLAT RECORDED IN PLAT BOOK 68, PAGE 56, IN LAKE COUNTY, INDIANA.

KEY #23-154-20 UNIT #33

DOES HEREBY ACKNOWLEDGE AND CONSENT that said Mortgage shall hereafter be, subordinate, junior and inferior to a mortgage executed by: JAMES KIP HELSEL AND JOYCE HELSEL to NBD MORTGAGE COMPANY in the principal sum of FIFTY EIGHT THOUSAND FIVE HUNDRED DOLLARS AND NO/100 Dollars (\$58,500.00), dated FEBRUARY 8, 1993 and recorded FEBRUARY 16, 1993 as Document No. 93010298, in the Office of the Recorder of LAKE County, Indiana.

IN WITNESS WHEREOF, said INB NATIONAL BANK, NORTHWEST, by its proper officer thereunto duly authorized, has caused its name to be hereunto affixed this 8TH day of FEBRUARY, 1993.

INB NATIONAL BANK, NORTHWEST

BY: M. David Fowler
M. David Fowler
Mortgage Loan Officer

STATE OF INDIANA)
COUNTY OF TIPPECANOE)

SS:



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORDING
FEB 16 1 34 PM '93
SARCO RECORDEER

Before me, a Notary Public in and for said County and State this 8TH day of FEBRUARY, 1993, personally appeared M. David Fowler and acknowledged the execution of the foregoing Subordination Agreement.

WITNESS my hand and Notarial Seal this 8TH day of FEBRUARY, 1993.

Notary Public: Brenda A. Vaught
BRENDA A. VAUGHT

My Commission Expires: 11-28-93

My County of Residence: TIPPECANOE

This instrument prepared by: INB National Bank, Northwest
by: David L. Francis
President and Chief Operating Officer

Chicago Life Insurance Company

Handwritten initials