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SUBORDINATION AGREEMENT

Whereas, David D. McCann and Marilyn D. McCann, husband and wife, are owners of real estate described as follows:

Lot 110, Briar Creek Additionato the Town of Munster, as shown in Plat Book 65, page 44, in Dake County, Indiana,

FOR VALUE RECEIVED, the undersigned Bank of Highland, an Indianal Corporation, beingsholder of a certain note in the amount of FORTXX THOUSAND AND ENGLISHED AND ENGLISHED

BANK OF HIGHLAND, an Indiana Corporation

ATTEST:

| Donald L. Harris - Vice President | Company |

Before me, the undersigned, a Notary in and for said County and State, this 26th day of February , 1993, personally appeared Donald L. Harris and William M. Winterhaler , Wice President and Vice President , respectively of Bank of Highland, an Indiana Corporation, and acknowledged the execution of the foregoing Subordination Agreement.

My Commission Expires: 9/29/95

County of Residence: Lake

Instrument Prepared by:

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Harry E. Deakin, Vice President Mercantile National Bank of Indiana

Printed Name

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