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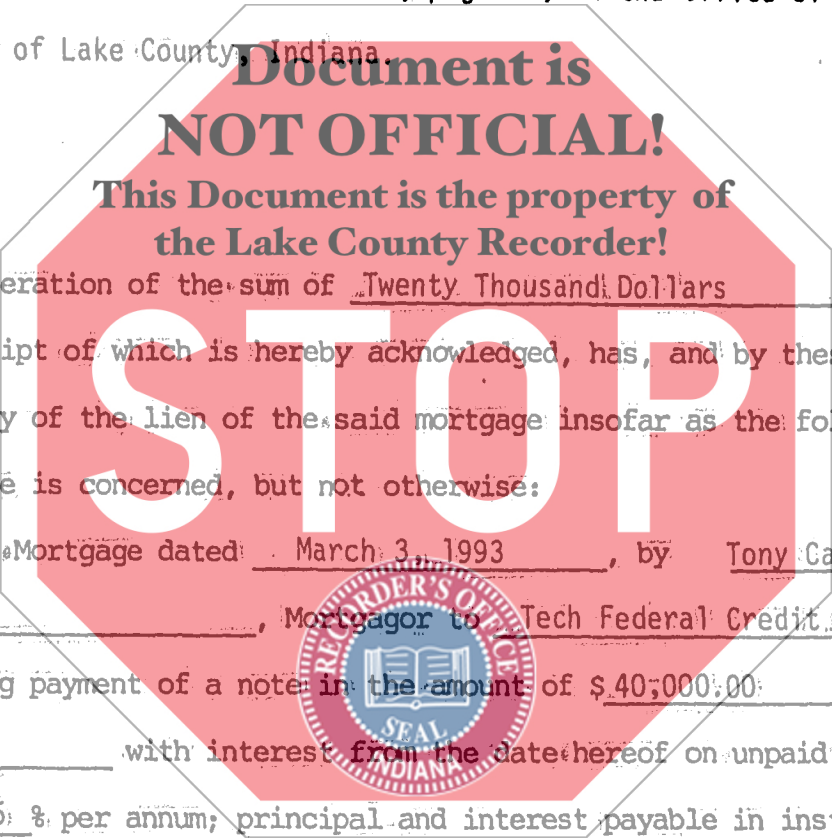
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SUBORDINATION AGREEMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS THAT:

Tech Federal Credit Union, present legal holder of that certain mortgage(s) dated June 4, 1991, executed by Tony Cardiel and Mary M. Cardiel as Mortgagors, to Tech Federal Credit Union as mortgagee, recorded June 11, 1991, as Document No. 91028633, records of Lake County, Indiana, and concerning the real property in Crown Point, Indiana, described as follows:

Lot 1210 in Lakes of the Four Seasons, Unit No. 9, as per plat thereof, recorded in Plat Book 38, page 78, in the Office of the Recorder of Lake County, Indiana.



STATE OF INDIANA, S.S. NO. LAKE COUNTY FILED FOR RECORD MAR 9 11 20 AM '93 SAMUEL GALLIHER RECORDER

for and in consideration of the sum of Twenty Thousand Dollars to them, the receipt of which is hereby acknowledged, has, and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage dated March 3, 1993, by Tony Cardiel and Mary M. Cardiel, Mortgagor to Tech Federal Credit Union as Mortgagee securing payment of a note in the amount of \$40,000.00 dated March 3, 1993 with interest from the date hereof on unpaid principal at the rate of 7.625% per annum; principal and interest payable in installments of \$373.65 on the 1st of every month beginning May 1, 1993 and continuing until April 1, 2008, on which date the entire balance of principal and interest remaining unpaid shall be due and payable.

The undersigned, Tech Federal Credit Union, hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described.

IN WITNESS WHEREOF, The said James L. Spencer and Shirley L. Haney Vice President/Lending and Mortgage Originator

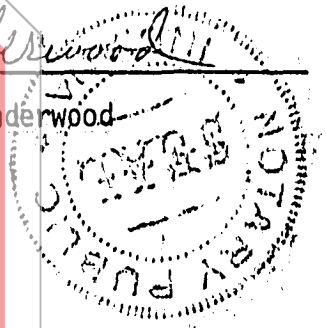
Have hereunto set their Hands this 3rd day of March 1993

BY: James L. Spencer, Vice-President/Lending Shirley L. Haney, Agent 900 to

STATE OF INDIANA )  
 ) SS:  
COUNTY OF LAKE )

Before me a Notary Public in and for said County and State, personally  
appeared James L. Spencer AND Shirley L. Haney  
its Vice-President of Lending AND Mortgage Originator  
respectively, and acknowledged the execution of the foregoing SUBORDINATE  
AGREEMENT OF MORTGAGE.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal this  
3rd day of March, 1993.



My Commission Expires: 4/1/96  
COUNTY OF RESIDENCE: Porter

This instrument prepared by Linda G. Underwood