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SUBORDINATION AGREEMENT

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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 Thousand and NO/100 Dollars (\$30,000.00) made by LARRID M. COOPER and CATHY L. COOPER, husband and wife,

dated the 6th day of July, 1992 and secured by a mortgage also dated the 6th day of July, 1992, and recorded August 7, 1992, as Document No. 92050573 /Mortgage Record _____, Page _____, and described the following real estate, to-wit:

Lot 12 in HOMestead Acres 1st Addition to the Town of St. John, as per plat thereof, recorded in Plat Book 44 page 19, in the Office of the Recorder of Lake County, Indiana.

a/k/a 9812 Olcott Avenue, St. John, IN 46373

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 \$ 77,300.00 from LARRID M. COOPER and CATHY L. COOPER, husband and wife, (Mortgagor) to FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF HAMMOND (Mortgagee), dated APRIL 29, 1993 and recorded APRIL 30, 1993, as Document No. 93027509 / 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 FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF HAMMOND mentioned above.

This Agreement shall be binding upon its heirs, legal representatives and assigns and shall inure to the benefit of FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF HAMMOND its legal representatives, successors and assigns.

IN WITNESS WHEREOF, BANK ONE, MERRILLVILLE, NA has caused this agreement to be executed this 16th day of April, 1993.

Attest:
By: Peggy Church
Peggy Church
Its: Asst. Vice President

BANK ONE, MERRILLVILLE, NA
By: Sherril J. Tokarski
Sherril J. Tokarski
Its: Asst. Vice President

STATE OF INDIANA)
COUNTY OF Lake)

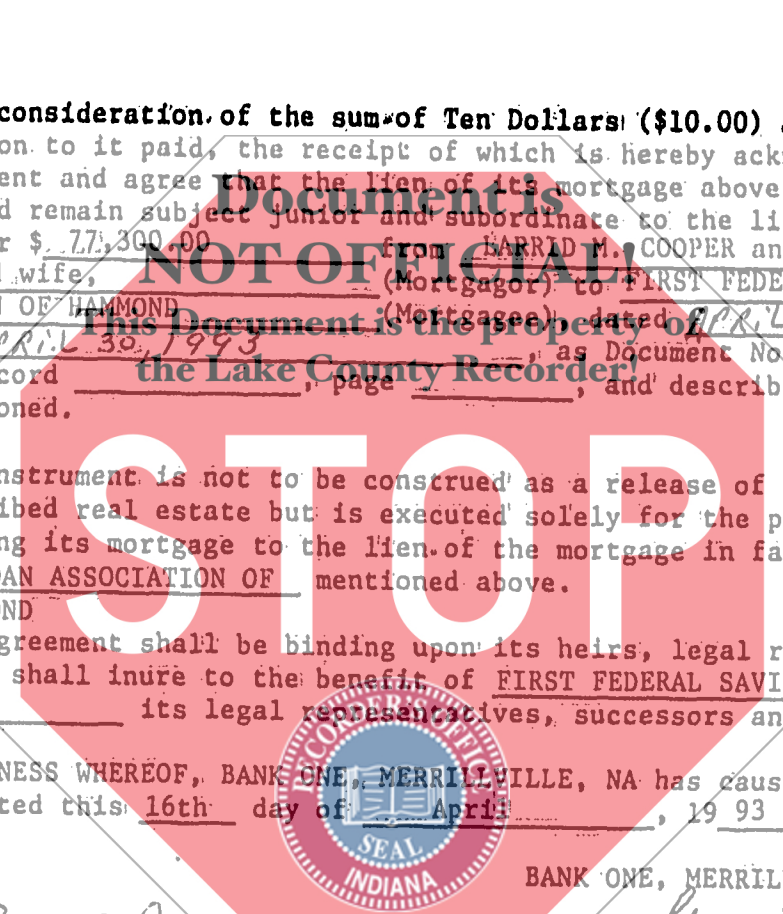
Before me, a Notary Public, in and for said County and State, personally appeared Sherril J. Tokarski and Peggy Church, the Asst. Vice Pres. and the Asst. Vice President, respectively of BANK ONE, MERRILLVILLE, NA, who acknowledged execution of the foregoing Subordination Agreement for and on behalf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

Witness my hand and Notarial Seal this 16th day of April, 1993.

My Commission Expires: 2-16-95
Resident of Porter County

Diana M. Foster
Diana M. Foster Notary Public

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



STATE OF INDIANA
APR 30 1993
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