(I)

. The undersigned, Gainer Bank, a United States Corporation, being the sole owner of a certain promissory note in the original principal sum to Twenty Five Thousand and No/100 Dollars (\$25,000.00) made by Gary Williams and J. Helen Williams, husband and wife, dated the 1st day of July, 1992 and secured by a mortgage also dated July 1, 1992 and recorded July 10, 1992 as Document No. 92044387 and describing the following real estate, to wit: Parcel 1: The NorthEasterly 324 feet of lot 29 in Dorkes Industrial Highway Subdivision, in the City of Gary, as per plat thereof, recorded in plat book 28 Page 16, in the office of the recorder of Lake County, Indiana.

Parcel 2: The northwesterly 20 feet of lot 29, except the Northeasterly 345 feet thereof, in Dorkes Industrial Highway Subdivision, in the City of Gary, as per plat thereof, recorded in plat book 28, page 16, in the office of the Recorder of Lake County, Indiana.

A/K/A: 5100 Industrial Highway, Gary, IN.

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 Thirty Four Thousand Four Hundred and No/100 Dollars (\$34,400.00) from Gary J. Williams and J. Helen Williams, husband and wife, to Citizens Federal Savings and Loan Association dated May 14, 1986 and recorded May 16, 1986 in the Office of the Recorder of Lake County, Indiana as Document No. 854247 and shall also be and remain subject junior and subordinate to a Modification Agreement executed by Cary J. Williams and J. Helen Williams, husband and wife, and citizens Federal Savings and Loan Association dated 6/16/93 and recorded 6/20/93mentais booment 100 100 100 100 in the Office of the Recorder of Lake County Indianant of Co

This instrument is not to be construed as a release of its lienfor 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 Citizens Federal Savings and Loan Association mentioned above.

This Agreement shall be binding upon its heirs, legal representative assigns and shall inure to the benefit of Gainer Bank, its legal representatives, successors and assigned

IN WITNESS WHEREOF, Gainer Berk has caused this Agreement to be executed this 10 day of souther bear

men M. Luse, AVP

State of Indiana)

County of BRTER

Before me a Notary Public in and for said County and State, personally appeared P. KAY DICKSON the BANKING CENTER OFFICER and KAPEN NI CASE and AST. VICE PES. of Gainer Bank who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Notarial Seal this 6 day of September 1972.

Notary Public

My commission expires: NOTARY PUBLIC Quese 20 1994

<u>C</u>YNTHIA J. KITCHEN

county of Residence:

My Commission Expires JUNE, 20 1998

County of Residence Porter

Prepared By; P. Kay Dickson

FILED FOR TESTINGURANCE STATE OF INDIANA /S. S.HO.