WHEREAS, NBD Bank as successor to Gainer Bank, National Association, whose address is 8585 Broadway, Merrillville, Indiana (hereinafter called "Lien Holder"), has an interest in the following described property located in the city of Crown Point, County of Lake, State of Indiana, described as follows, to wit:

Lot 103 in Indian Ridge Addition, Unit 2 to the City of Crown Point, as per plat thereof, recorded in Plat Book 51 page 13, in the Office of the Recorder of Lake County, Indiana.

pursuant to the terms of a certain agreement dated May 2, 1990, and recorded on May 14, 1990, in Document #100197, Lake County Records, and

WHEREAS, Robert L. Mills, Jr. and Janene E. Mills, whose address is 1607 W. 97th Place, Crown Point, Indiana (hereinafter called "Mortgage/ Borrower") has applied to NBD Mortgage Company (hereinafter called "Lender") for Forty-three thousand four hundred dollars (\$43,400.00) including any future renewals, extensions, or modifications thereof to be secured by a first real estate mortgage on the above described property.

NOW, THEREFORE, in consideration of One Dollar (\$1.00) and other good and valuable consideration, receipt whereof is hereby acknowledge, the undersigned Lien Holder does hereby subordinate to Lender all its rights in the above described property to said mortgage of Lender.

IT IS FURTHER AGREED that Lender is relying upon this subordination in the above described mortgage transaction and that Lender's mortgage when executed shall be a secured lien on the above described property prior and superior to the interest of Lien Holder notwithstanding the date of execution, the date of recording, or date of GISBGFSement of Tundsyby the Lender.

AND IT IS FURTHER AGREED that Lien Holder hereby assumes no personal liability to Lender and that Lender shall give written notice to Lien Holder at least 15 days prior to the exercising of its right to foreclose by certified U.S. Mail to the address hereinabove designated or to such other address as may hereafter be designated in writing. Lien Holder shall have the right, but not the obligation, to cure any default of the Mortgagor/Borrower.

The Lien Holder represents that it has not sold, assigned, conveyed or agreed to sell, assign, or convey to anyone the Lien Holder's interest in the above described Agreement and that said Agreement is presently in effect and not now in default by either the Lien Holder or the Mortgagor/Borrower.

WITNESSES:

WITNESSES:

J. J. Emerson, Vice Provident

Formular Company

ACKNOWLEDGEMENT

SS.

County of Lake

DAY OF

DAY OF

DAY OF

ACKNOWLEDGEMENT

SS.

County of Lake

The foregoing instrument was acknowledged before me this 26th day of July , 19 93 , by J. L. Emerson, Vice President and Terrence Bley, Assistant Vice President.

Instrument drafted by Howard A. Lax (P35128) P.O. Box 331789 Detroit, Michigan 48232-7789 Notary Public Debra K. Franks Resident of Porter My commission expires 8-20-96

When recorded return to:

93050231

Happy