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SUBORDINATION AGREEMENT

FIRST FEDERAL SAVINGS &
LOAN ASS'N. OF HAMMOND
9030 CLINE AVENUE
HIGHLAND, INDIANA 46322

Yours
H.O.

Whereas Thomas J. Dykles and Terese Peters-Dykles, husband and wife (is) (are) the owners of the following described real estate, to wit:

Lot 44 in Hilbrichaus Acres Second Addition to the Town of Schererville, as per plat thereof, recorded in Plat Book 63, page 29, in the Office of the Recorder of Lake County, Indiana.

STATE OF INDIANA
FILED IN THE OFFICE OF THE RECORDER
JAN 13 1994
REC'D BY [REDACTED]
IN THE OFFICE OF THE RECORDER
OF LAKE COUNTY, INDIANA
AS INSTRUMENT NO. 93060767

And whereas, said owners executed a mortgage dated August 20, 1993, which is secured by aforesaid real estate, to First Federal Savings Bank of Indiana, mortgagee, which mortgage was recorded September 15, 1993, as instrument number 93060767 to secure the sum of 35,000.00.

And whereas, said owners again executed a mortgage to First Federal Savings and Loan Association of Hammond, as mortgagee, which mortgage was dated January 5, 1994,

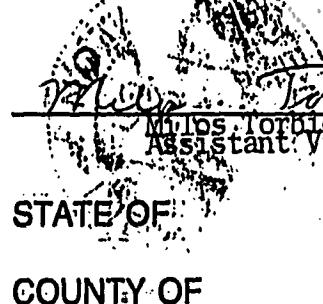
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Now, therefore, in consideration of \$10.00 and other valuable considerations, the receipt of which is hereby acknowledged, the aforesaid First Federal Savings Bank of Indiana,

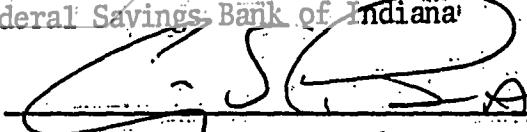
, as the mortgagee named in mortgage dated August 20, 1993 and recorded as document number 93060767 on September 15, 1993, does hereby subordinate its aforesaid mortgage lien to and agrees that it shall be junior and inferior to that

First Federal Savings and Loan Association of Hammond mortgage dated January 5, 1994 and to all advances made and to be made under the provisions of that said mortgage and note secured thereby and to all the terms and provisions therein.

ATTEST:


M. LOS TORIBIA
Assistant Vice President
STATE OF)
COUNTY OF)
SS:)

First Federal Savings Bank of Indiana

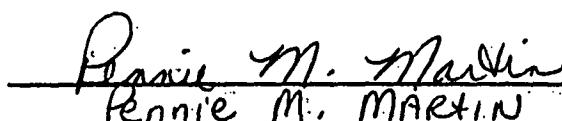

Craig S. Prah
Assistant Vice President

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared M. LOS TORIBIA and CRAIG S. PRAH*, and acknowledged the execution of the foregoing Subordination Agreement as their free and voluntary act and deed for the uses and purposes therein set forth.

*Ass't. Vice Presidents of First Federal Savings Bank of Indiana

GIVEN under my hand and official seal this 3rd day of JANUARY, 1994.

My Commission Expires: 10-28-96
County of Residence: Porter


Pennie M. MARTIN
Notary Public

This instrument prepared by: Sheila A. Miksis, Mortgage Loan Officer

