FOR VALUE RECEIVED, the undersigned, SMALL BUSINESS ADMINISTRATION, an Agency of the United States duly created under and by virtue of an Act of Congress, being holder of a certain note in the amount of Forty-three Thousand Two Hundred Dollars (\$43,200.00) dated August 19, 1993, which note is secured by a certain real estate mortgage dated August 19, 1993, granted to SMALL BUSINESS ADMINISTRATION by Clarissa Anne Fuller, as mortgagor, recorded on August 20, 1993, as Document No. 93054481, in the Office of the Recorder of Lake County, Indiana, does covenant, consent and agree hereby that the lien of said mortgage shall be subject and subordinate to the lien of a junior mortgage to be taken by Bank One, Merrillville, NA to the extent of Twelve Thousand Six Hundred Dollars (\$12,600.00). The SMALL BUSINESS ADMINISTRATION mortgage is not subordinated to any amounts secured by said junior mortgage in excess of Twelve Thousand Six Hundred Dollars (\$12,600.00).

This instrument is not to be held or construed to be a release of lien by SMALL BUSINESS ADMINISTRATION upon any part of the real estate covered by its abovedescribed mortgage but is salely to subordinate its lien to the extent provided.

IN WITNESS WHEREOF, the said SMALL BUSINESS ADMINISTRATION, has caused these presents to be executed by its duly withoffeed Chief; Portfolio Management Division, of its District Office, Region V, in the City of Indianapolis, State of Indiana, on the 28th day of Vovember 1994.

SMALL BUSINESS ADMINISTRATION

milimmie Reynolds, Chief

Portfolio Management Division

STATE OF INDIANA

SS:

COUNTY OF MARION

I, the undersigned, Notary Public in and for said County, in the State aforesaid, do hereby certify that Jimmie Reynolds, Indianapolis District Office, Region V, SMALE & BUSINESS ADMINISTRATION, personally known to me to be the same person who name is subscribed to the foregoing instrument, appeared before me this day in person acknowledged that he, being thereunto duly authorized, signed and delivered said instrument as the free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal, this 28 day of November

NOTARIAL SEAL

Signed:

Print:

My Commission Expires:

My County of Residence:

THIS INSTRUMENT WAS PREPARED BY MICHAEL A. JORDAN, DISTRICT COUNSEL INDIANAPOLIS DISTRICT OFFICE SMALL BUSINESS ADMINISTRATION