

TICOR HO-196327.

SUBORDINATION OF LIEN

Whereas: David R. Spigolon, his mortgage dated May 12, 1995 and recorded in the Recorder's Office of Lake County, Indiana as document 95028509 did convey to Heritage Community Bank, with offices located in Glenwood certain premises in Lake County, Indiana, described as:

Lot 473 in Homestead Acres 20th Addition to the town of St. John, as per plat thereof recorded in plat Book 72 page 75 in the Office of the Recorder of Lake County, Indiana. \*Indiana

P.I.N. #52-1-37

Property Address: 11620 N. Magoun Dr.  
St. John, IN 46373

to secure a note for \$50,000.00 with interest payable as therein provided; and said note secured by the second mortgage is held by Heritage Community Bank, who desires to subordinate the lien of the mortgage records as document 95028509.

Now THEREFORE for good and valuable consideration in hand paid, the Heritage Community Bank does covenant and agree with Midwest Mortgage Services, Inc. that the lien upon the premises shall be a second lien upon the premises subordinate to the lien of Midwest Mortgage Services, Inc.

Date d 11-1-95 and recorded 11-9-95 Document No. 95068465 and assigned November 06, 1995 and recorded November 10, 1995 as Document No. 95068852.

By [Signature] Heritage Community Bank  
Carmen Bagnola, Credit Manager  
18301 S. Halsted St.  
Glenwood, IL 60425

this 1st day of November 1995

State of Illinois  
County of Cook

I, the undersigned a NOTARY PUBLIC in and for said county in the State aforesaid, do hereby certify, that Carmen Bagnola, Credit Manager, Heritage Community Bank, who, he is personally known to me to be the same person whose name subscribed to the foregoing instrument appeared before me this day in person and acknowledged that he signed sealed and delivered the said instrument as his free voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal the 1st day of November, 1995. My Commission expires September 10, 1996.

Cathleen A. Carter  
Notary Public

OFFICIAL SEAL  
CATHLEEN A CARTER  
NOTARY PUBLIC STATE OF ILLINOIS  
MY COMMISSION EXP. SEPT 10, 1996

This instrument Prepared by: D. Beffa, Heritage Community Bank  
18301 S. Halsted St.  
Glenwood, IL 60425



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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
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