SUBORDINATION OF MORTGAGE OR TRUST DEED H483316 CD

WHEREAS: MICHAEL J. MACUGA by Mortgage dated November 21, 1995 and recorded in the Recorder's Office of LAKE County, Indiana, as Document No. 95071330 X did convey unto NBD Mortgage Company, a Mortgage to certain premises in LAKE County, Indiana described as:

Lots 6 to 11, both inclusive, Block 1, Consumers Tract, Plat H.M. of Bartlett's Addition to Cedar Lake, Indiana, as shown in Plat Book 14, Page 29, in Lake County, Indiana.

X Recorded November 22, 1995

COMMONLY KNOWN AS: 13225 Truman, Cedar Lake, Indiana

PERMANENT TAX NUMBER: 24-26-10

to secure a Note for One Hundred Sixty-Four Thousand and No/100's with interest payable as therein provided: and

WHEREAS, the undersigned has (have) some right, interest and claim in and to said premises by reason of:

Mortgage recorded February 19, 1993, as Document No. 93011153, made by Michael J. Macuga to Cole Taylor Bank, an Illinois Banking Corporation to secure a note for $312,000.00 payable as therein provided and the covenants, agreements, and provisions therein contained.

95074473

Chicago Title Insurance Company

STATE OF INDIANA
LAKE COUNTY
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but are willing to subject and subordinate said right, interest and claim to the lien of the above described Mortgage to NBD Mortgage Company

NOW THEREFORE: the undersigned in consideration of the premises and the sum of ONE DOLLAR ($1.00) paid to the undersigned receipt of which is hereby acknowledged, do hereby covenant and agree with NBD Mortgage Company the holder of the Note secured by said Mortgage, that the right, interest and claim of the undersigned is and shall be and remain at all times subject and subordinate to the lien of the Mortgage to NBD Mortgage Company, as aforesaid, for all advances made or to be made under the provisions of said Mortgage or on the Notes secured thereby, and for all other purposes specified therein.

WITNESS the hand and seal of Cole Taylor Bank this 20th day of November, A.D. 1995.

ATTEST: [signature] BY: Darlene A. Smolen

Eric J. Kearns, Relationship Officer — Darlene A. Smolen, Senior Vice President

STATE OF ILLINOIS)
) SS
COUNTY OF Cook)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Darlene A. Smolen, personally known to me to be the Senior Vice President of Cole Taylor Bank, and Eric J. Kearns, personally known to be the Relationship Officer of said Corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Senior Vice President and Relationship Officer of said Corporation, and caused the corporate seal of said Corporation to be affixed thereto, pursuant to the authority given by the Board of Directors of said [illegible] voluntary act, and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 20th day of November, A.D. 1995.

THIS INSTRUMENT PREPARED BY: Yvonne A. Wolodkowicz
AND AFTER RECORDING MAIL TO: NOTARY PUBLIC
Darlene Smolen
Cole Taylor Bank
350 E. Dundee Rd., Ste.301
Wheeling, IL 60090

MY COMMISSION EXPIRES:

OFFICIAL SEAL
YVONNE A. WOLODKOWICZ
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 1-11-97

11.00 Ct SU