

SUBORDINATION AGREEMENT

C484856 (4)  
Key #9-422-4

Chicago Title Insurance Company

Whereas, Mark S. Justak and Cheryl L. Justak, H/W  
(hereinafter called the "debtor"), is desirous of borrowing money  
and otherwise acquiring the extension of credit from NBD Mortgage Co.  
Crown Point, Indiana, located in 115 S. Court St.  
(hereinafter called the  
"Lender". And whereas, the lender, as a condition to it loaning  
money to the debtor, has demanded that the undersigned as a  
creditor of the debtors, subordinate his or their debt or claim  
to the debt or claim of the Lender.

NOW THEREFORE, as an inducement to said lender to loan money  
and/or extend credit to said debtor, and in consideration of  
a mortgage loan to be made to said Debtor by said Lender, the  
undersigned agrees that a certain mortgage of the Debtor to the  
undersigned creditor, which shall be evidenced by a Real Estate  
Mortgage dated June 29, 1992, in the amount of \$35,000.00 as  
identified as document # 92044370 as recorded in Lake County,  
Indiana; shall be and is hereby subordinated to the mortgage debt  
of said lender. Mortgage of said lender shall be evidenced by a  
\*mortgage document dated February 20, 1996, in the amount of  
\$75,000.00 on property located at 435 Northgate Drive, Crown Point,  
Indiana, and legally described as :

Lot 4, Northgate Unit No. 1, an addition to the City of Crown Point, as per  
plat thereof, recorded in plat book 48, page 123 in the Office of the Recorder  
of Lake County, Indiana.

(\*Said mortgage recorded FEBRUARY 27, 1996, as doc # 96012456)

Moreover, the undersigned agrees that this agreement and  
subordination provided for herein shall be equally effective in  
case of the death, incompetency, dissolution, liquidation or  
insolvency of, or the institution of bankruptcy or receivership  
proceeding against the Debtor, or the administration of the  
property or affairs of said Debtor arising from or in the  
connection with bankruptcy, receivership, liquidation, assignment  
or other like proceedings, and in any case, said Lender shall be  
subrogated to, and entitled to file claims for, the and other  
liabilities of said Debtor to the undersigned, and shall be  
entitled to all dividends or other payments made therein, to be  
taken and applied by said Lender as payment in gross upon its  
said debts and liabilities until the same shall have been paid in  
full, provided, however, that upon the full payment of the debts  
and liabilities of said Lender, the undersigned shall be

STATE OF INDIANA  
LAKE COUNTY  
FILED  
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