

HOLD FOR FIRST AMERICAN TITLE



FA 17311#5  
NBD Bank, N.A.  
Subordination of Mortgage (Indiana)

WHEREAS, N.B.D. Bank, N.A., formerly INB Natl Bank, NW, whose address is 8585 Broadway, Merrillville, IN 46410 (hereinafter called "Mortgagee"), has an interest in the following described property located in the Town Cedar Lake County of Lake, State of Indiana, described as follows:

Lot 7 in Wildwood Estates in the Town of Cedar Lake recorded in plat book 45 page 95 in Lake County, Indiana.

pursuant to the terms of a certain Mortgage dated May 22, 1992, and recorded on June 16, 1992, at Doc 92038710, in the offices of the Lake County Recorder; and

WHEREAS, Thomas E & Elizabeth A. Wick (hereinafter called "Mortgagor"), whose address is 12936 Wildwood Dr. Cedar Lake, IN 46303 has applied to First Union (hereinafter called "Lender") for a loan in the amount of \$ 81,870.00 including any future renewals, extensions or modifications thereof, to be secured by a first real estate mortgage on the above described property;

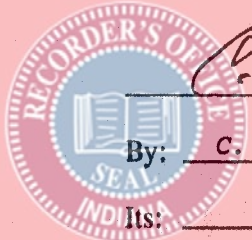
NOW, THEREFORE, in consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned Mortgagee does subordinate to Lender all its rights in the above described property to said mortgage of Lender.

IT IS FURTHER AGREED that Lender's mortgage, when executed, shall be a secured lien on the above described property prior and superior to the interest of Mortgagee, notwithstanding the date of execution, the date of recording, or date of disbursement of funds by the Lender.

AND, IT IS FURTHER AGREED that Mortgagee hereby assumes no personal liability to Lender. Mortgagee shall have the right, but not the obligation, to cure any default of the Mortgagor named in Lender's mortgage.

The Mortgagee represents that it has not sold, assigned, conveyed or agreed to sell, assign or convey to anyone the Mortgagee's interest in the above described mortgage and that said mortgage is presently in effect and not currently in default by either the Mortgagee or the Mortgagor.

THE PARTIES HAVE EXECUTED THIS SUBORDINATION THIS 1st DAY OF April, 1996.



[Signature]  
Mortgagee)

By: C. P. Connors, Vice President

ACKNOWLEDGMENT

STATE OF INDIANA )SS.  
COUNTY OF Lake )

The foregoing Subordination was acknowledged before me this 1st April, 1996, by C.P. Connors Vice President of N.B.D. Bank, N.A.

DIANE L. GORDON  
NOTARY PUBLIC, Lake County, Indiana  
My commission expires August 9, 1996  
Resident of Lake County, Indiana

X [Signature]  
Notary Public, \_\_\_\_\_ County, Indiana  
My Commission Expires: \_\_\_\_\_

Instrument drafted by:  
C. P. Connors, Vice President

When recorded return to: \_\_\_\_\_

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
96 APR - 8 AM 11:04  
MARGARET L. LINDLAND  
RECORDER