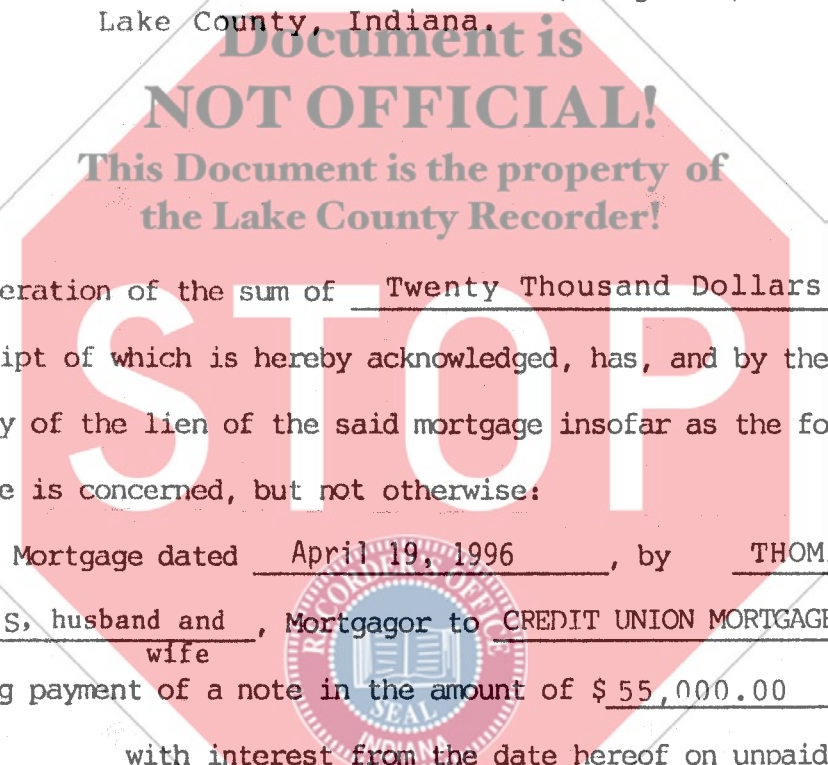


SUBORDINATION AGREEMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS THAT:

CENTIER BANK, present legal holder of that certain mortgage(s) dated February 17, 19 92, executed by THOMAS A. LISS and KATHRYN S. LISS, husband and wife as Mortgagors, to CENTIER BANK as mortgagee, recorded 2-26-92, as Document No. 92011654, records of Lake County, Indiana, and concerning the real property in CROWN POINT, INDIANA, described as follows: # 96027491

Lot 71, Imperial Heights 3rd Subdivision, in the City of/ as shown in Plat Book 37, Page 42, in Lake County, Indiana. Crown Point



96027492

for and in consideration of the sum of Twenty Thousand Dollars to them, the receipt of which is hereby acknowledged, has, and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage dated April 19, 1996, by THOMAS A. LISS and KATHRYN S. LISS, husband and wife, Mortgagor to CREDIT UNION MORTGAGE SERVICES Mortgagee securing payment of a note in the amount of \$55,000.00 dated April 19, 1996 with interest from the date hereof on unpaid principal at the rate of 7.375 % per annum; principal and interest payable in installments of \$ 505.96 on the 1st of every month beginning June 1, 1996 and continuing until May 1, 2011, on which date the entire balance of principal and interest remaining unpaid shall be due and payable.

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
96 APR 23 AM 9:57
MARCO RECORDED

The undersigned, CENTIER BANK, hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described.

IN WITNESS WHEREOF, The said Assistant Vice President, David J. Vlastic

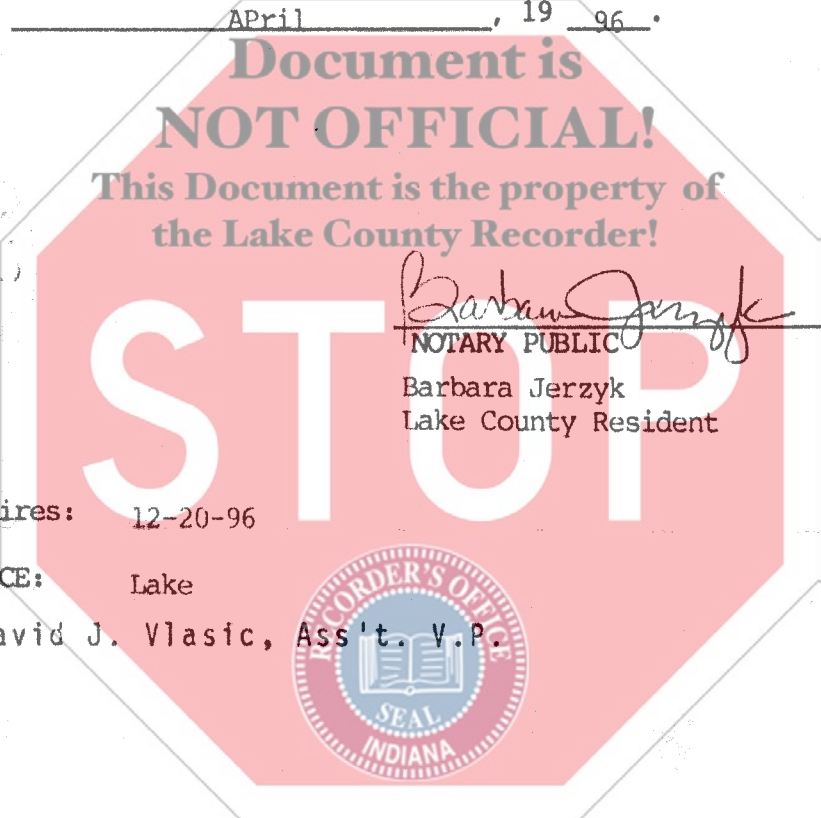
Has hereunto set his Hand this 11th day of April, 19 96.
CENTIER BANK
BY: David J. Vlastic
David J. Vlastic, Assistant Vice President

1300
to
SW

STATE OF Indiana)
) SS:
COUNTY OF Lake)

Before me a Notary Public in and for said County and State, personally appeared David J. Vlastic AND _____
its Assistant Vice President of Centier Bank AND _____,
respectively, and acknowledged the execution of the foregoing SUBORDINATE AGREEMENT OF MORTGAGE.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal this
11th day of April, 19 96.



Barbara Jerzyk
NOTARY PUBLIC
Barbara Jerzyk
Lake County Resident

My Commission Expires: 12-20-96

COUNTY OF RESIDENCE: Lake

Prepared by David J. Vlastic, Ass't. V.P.

