SUBORDINATION AGREEMENT

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BANK OF INDIANA being the holder of a certain note dated the 29th day of March , 1995, which note is secured by a certain real estate mortgage or statement of lien granted to the MERCANTILE NATIONAL BANK OF INDIANA by John W. Barker and Lorraine I. Barker , husband and wife, dated the 29th day of March , 1995, recorded on the 3rd day of April , 1995 as Document No. 95017856 in the Office of the Recorder of Lake County, Indiana , does consent and agree hereby that the lien of said mortgage or statement of lien shall be subordinate to the lien of a junior mortgage to be taken by Mercantile National Bank of Indiana to the extent of Twenty-one thousand five hundred dollars and no/100*** Dollars (\$ 21,500.00). DATCH JANUARY A7, 1995 ACCOR GET FEBRUARY H, 1997, AS DOCUMENT NO. 97006669 The MERCANTILE NATIONAL BANK OF INDIANA lien is not to be subordinated to any amounts secured by said junior mortgage in excess of Twenty-one thousand five hundred dollars and no/100*** Dollars (\$ 21,500.00).	
Subject mortgage secures the following described real estate:	
Lot 10 and the East 20 feet of Lot 9 in Block 5 in Wicker Highlands, in the Town of Highland, as per plat thereof, Recorded in Plat Book 20, Page 36, in the Office of the Recorder of Lake County, Indiana, the property of	
This instrument is not be held or construed to be a release of the above-mentioned lien held by the MERCANTILE NATIONAL BANK OF INDIANA upon any part of the above-described real estate but is solely executed for the purpose of subordinating its lien to the extent provided. IN WITNESS WHEREOF, the undersigned, MERCANTILE NATIONAL BANK OF INDIANA, has caused this subordination agreement to be executed by its duly authorized officers this 16th day of January 1997.	
BY: MERCANTILE NATIONAL BANK OF INDIANA BY: Mace Podrugue (name) Sandra K Lawler Asst. Vice Pres. Grace Rodriguez Asst. Cashier	
(title) (title) (title) STATE OF INDIANA)) SS:	
Before me, a Notary Public in and for said County and State, personally appeared Sandra K Lawler and Grace Rodriguez , Asst. Vice President and Assistant Cashier of the MERCANTILE NATIONAL BANK OF INDIANA, and acknowledged the execution of the foregoing instrument for and on behalf of the MERCANTILE NATIONAL BANK OF INDIANA. WITNESS my hand and notarial seal this 16th day of	
January , 19 97. Linda Harwood. NOTARY PUBLIC My Commission Expires: 10/9/98	11/03
County of Residence: Lake	