

SUBORDINATION AGREEMENT OF MORTGAGE

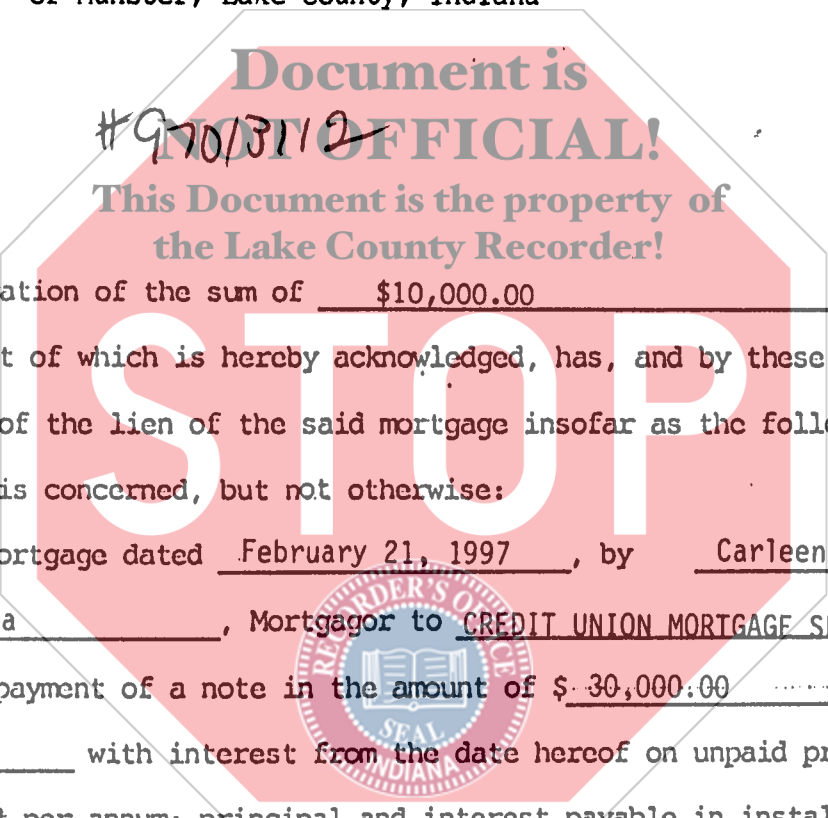
HOLD FOR FIRST AMERICAN TITLE

KNOW ALL MEN BY THESE PRESENTS THAT:

Tech Federal Credit Union, present legal holder of that certain mortgage(s) dated May 19, 1995, executed by Barry Zyglowicz and Carleen M. Zyglowicz as Mortgagors, to Tech Federal Credit Union as mortgagee, recorded June 5, 1995, as Document No. 95031419, records of Lake County, Indiana, and concerning the real property in Munster, Indiana described as follows:

Lot 12 and Lot 13 except the North 73 feet thereof, Block 2, Knickerbocker Manor 6th Addition to the town of Munster, Lake County, Indiana

97013113



for and in consideration of the sum of \$10,000.00 to them, the receipt of which is hereby acknowledged, has, and by these presents do waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD MORRIS W. CARTER RECORDER 97 FEB 28 PM 3:28

That certain Mortgage dated February 21, 1997, by Carleen M. Zyglowicz N/K/A Carleen Rivera, Mortgagor to CREDIT UNION MORTGAGE SERVICES as Mortgagee securing payment of a note in the amount of \$30,000.00 dated February 21, 1997 with interest from the date hereof on unpaid principal at the rate of 7.375% per annum; principal and interest payable in installments of \$275.98 on the 1st of every month beginning April 1, 1997 and continuing until March 1, 2012, on which date the entire balance of principal and interest remaining unpaid shall be due and payable.

The undersigned, Tech Federal Credit Union, 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 James L. Spencer, VP of Lending

Have hereunto set his Hand this 21st day of February, 1997

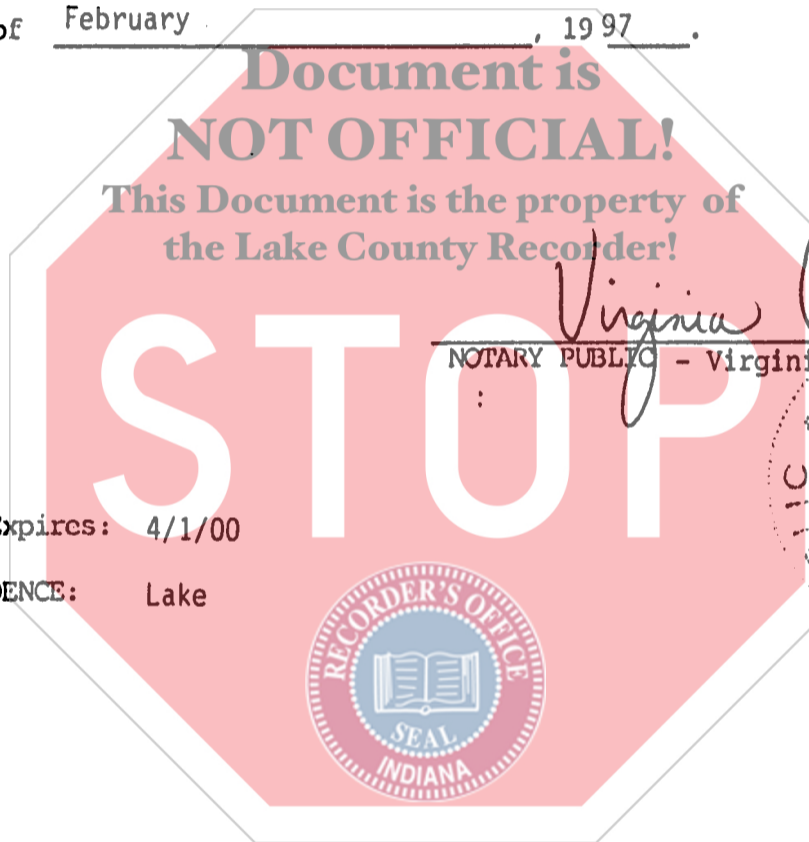
BY: [Signature] Tech Federal Credit Union James L. Spencer, Vice President of Lending

Handwritten initials/signature

STATE OF Indiana)
) SS:
COUNTY OF Lake)

Before me a Notary Public in and for said County and State, personally appeared James L. Spencer AND _____
its Vice President of Lending 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
21st day of February, 1997.



Virginia Cantrell
NOTARY PUBLIC - Virginia Cantrell



My Commission Expires: 4/1/00
COUNTY OF RESIDENCE: Lake