SUBORDINATION OF LIEN

Whereas: James & Denise Sitarz, mortgage dated August 18, 1995 recorded in the Recorder's Office of Lake County, Indiana as document 95050340 did convey to Heritage Community Bank, with offices located in Glenwood certain premises in Lake County, Indiana, described as:

The South 1/2 of the North 1/2 of the Northeast 1/4 of the Southeast 1/4 of Section 27, Township 35 North, Range 9 West of the 2nd Principal Meridian, in Lake County Illinois. Indiana.
P.I.N. #11-17-8
Property Address: 9012 Cline Avenue
Crown Point, IN 46307

to secure a note for $15,000.00 with interest payable as therein provided; and said note secured by the second mortgage is held by Heritage Community Bank, who desires to subordinate the lien of the mortgage records as document 95050340.

Now THEREFORE for good and valuable cosideration in hand paid, the Heritage Community Bank, does covenant and agree with Midwest Mortgage Services Inc. that the lien upon the premises shall be a second lien upon the premises subordinate to the lien of Midwest Mortgage Services, Inc.,

Dated September 15, 1997   Document No. 97066765

By: _____

William E. Hetler, Sr. Vice President   Heritage Community Bank
18301 S. Halsted St.
Glenwood, IL 60425

this 22nd day of September 1997.

State of Illinois
County of Cook

I, the undersigned a NOTARY PUBLIC in and for said county in the State aforesaid, do hereby certify, that William E. Hetler, Sr. Vice President, Heritage Community Bank, who, he is personally known to me to be the same person whose name subscribed to the foregoing instrument appeared before me this day in person and acknowledged that he signed sealed and delivered the said instrument as his free voluntary act for the uses and purposes therein set forth.
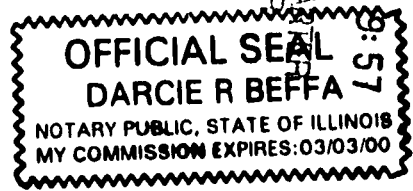GIVEN under my hand and Notarial Seal the 22nd day of September 1997. My Commission expires March 3, 2000.

_____
Notary Public

This instrument Prepared by: D. Beffa, Heritage Community Bank
18301 S. Halsted St.
Glenwood, IL 60425

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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