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MORTGAGE SUBORDINATION AGREEMENT

COMES NOW, NATIONAL CITY BANK, INDIANA, a national banking association, with its principal offices located at 101 West Washington Street, Indianapolis, Indiana 46255

WITNESSETH:

WHEREAS, National City Bank, Indiana has been granted by Marrietta E. Cotiango

_____ ("Borrower") a certain mortgage dated November 29, 1996 which was duly recorded on February 26, 1997 as Instrument # 97011800 on Page _____ of Book _____ in the Lake County Recorder's Office of Indiana on certain real estate commonly known as 9841 Prairie Ave. Highland, IN

WHEREAS, National City Bank, Indiana is hereby willing to subordinate National City Bank, Indiana's Mortgage to the Mortgage of First Chicago NBD Mortgage Co. ("Mortgagee").

NOW THEREFORE, in consideration of these premises National City Bank, Indiana hereby agrees as follows:

1. That it consents to the filing of Mortgagee's Mortgage dated 9-3-97 duly recorded on 9-12-97 as Instrument # 97061161 ** on Page _____ of Book _____ in the LAKE County Recorder's Office

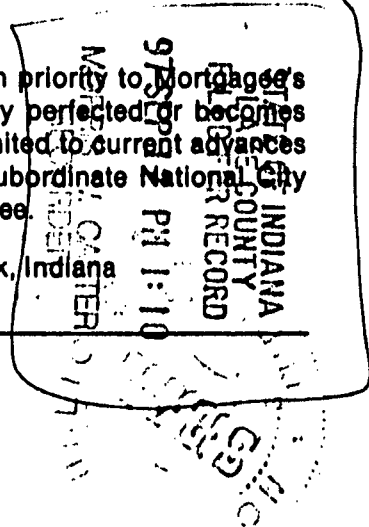
**and re-recorded November 14, 1997 as Document NO. 97078222 of Indiana which secures a promissory note in the principal amount of _____

(\$ 135,000.00), and,

2. That National City Bank, Indiana's Mortgage shall be junior to and subordinate in priority to Mortgagee's Mortgage regardless of the date of recording unless Mortgagee's Mortgage is not duly perfected or becomes unenforceable for any reason and with the provision that this subordination is strictly limited to current advances under Mortgagee's Note (in the amount specified in Section 1 above) and does not subordinate National City Bank, Indiana's Mortgage to future advances or other obligations of Borrower to Mortgagee.

National City Bank, Indiana

By: [Signature]
Name: Ted G. Bosh
Title: Vice President



STATE OF INDIANA)
County of Marion) SS:

Before me, the undersigned, a Notary Public, in and for said County and State, this 7th day of August 19 97 personally appeared Ted G. Bosh Vice President of National City Bank, Indiana and acknowledged the execution of the foregoing Mortgage Subordination Agreement.

[Signature]
Notary Public Debra J. Hamilton

My Commission Expires: 10-15-97 My County of Residence: Johnson

This instrument prepared by James Glenn Brown, Attorney at Law.

Please Return to _____

12.00
12/10/97
17-0458

Chicago Title Insurance Company