

SUBORDINATION AGREEMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS THAT:

SMH FEDERAL CREDIT UNION, present legal holder of that certain mortgage(s) dated 1-31, 19 87, executed by JERRY L. VOSS JR. KRISTEN S VOSS as Mortgagors, to SMH FEDERAL CREDIT UNION as mortgagee, recorded 2-11-97, as Document No. 97008343, records of LAKE County, Indiana, and concerning the real property in 707 OSAGE DRIVE DYER, IN, 46334, described as follows:

LOT 10 IN PHEASANT HILLS ADDITION, UNIT FOUR, TO THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED MAY 1, 1972 IN PLAT BOOK 42 PAGE 11, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD 98 APR - 7 AM 10:50

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for and in consideration of the sum of \$18,000.00 to them, the receipt of which is hereby acknowledged, has, and by those presents 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 March 16, 1998, by Jerry L. Voss, Jr. and Kristen S. Voss, Mortgagors to FT Mortgage Companies D/B/A Sunbelt National Mortgage as Mortgagee securing payment of a note in the amount of \$110,000.00 ~~\$100,000.00~~ dated March 16, 1998 with interest from the date hereof on unpaid principal at the rate of 7.25 % per annum; principal and interest payable in installments of \$ 750.39 on the 1st of every month beginning May 1, 1998 and continuing until April 1, 2028, on which date the entire balance of principal and interest remaining unpaid shall be due and payable.

The undersigned, SMH 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 MANAGER AND LOAN OFFICER

Have hereunto set Hand S this 12 day of MARCH 19 98

COMMUNITY TITLE COMPANY FILE NO 8 14926

BY: Janet Krain MANAGER Pamela Wells LOAN OFFICER

1300 KM  
Cm  
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STATE OF INDIANA )  
COUNTY OF LAKE ) SS:

Before me a Notary Public in and for said County and State, personally  
appeared Janet Rich AND Pamela Wells  
its MANAGER AND LOAN OFFICER

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  
12th day of March, 1998.

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Carla J. Hegedus  
NOTARY PUBLIC

My Commission Expires: 4/24/00

COUNTY OF RESIDENCE: Lake

