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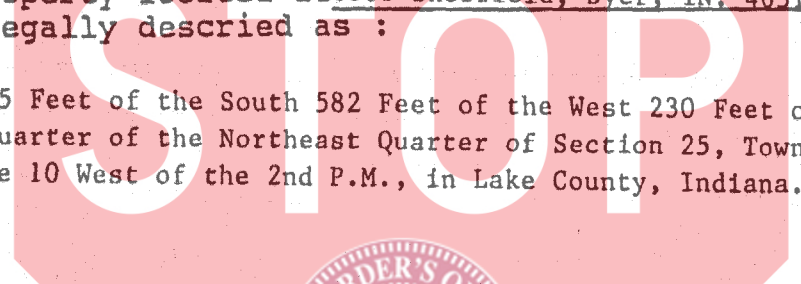
Whereas, Joseph R. Misiunas and Gina T. Misiunas, husband and wife (hereinafter called the "debtor"), is desirous of borrowing money and otherwise acquiring the extension of credit from Suburban Federal Savings, located in 154th at Broadway, Harvey, Illinois 60426 (hereinafter called the "Lender"). And whereas, the lender, as a condition to it loaning money to the debtor, has demanded that the undersigned a creditor of the debtors, subordinate his or their debt or claim to the debt or claim of the Lender.

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NOW THEREFORE, as an inducement to said lender to loan money and/or extend credit to said debtor, and in consideration of a mortgage loan to be made to said Debtor by said Lender, the undersigned agrees that a certain mortgage of the Debtor to the undersigned creditor, which shall be evidenced by a Real Estate Mortgage dated June 03, 1997, in the amount of \$12,784.80, and as identified as document # 97037647, as recorded in Lake County, Indiana; shall be and is hereby subordinated to the mortgage debt of said lender. Mortgage of said lender shall be evidenced by mortgage document dated April 10, 1998, in the amount of \$77,200.00 on property located at 8801 Sheffield, Dyer, IN, 46311 Indiana, and legally described as :

The North 75 Feet of the South 582 Feet of the West 230 Feet of the Southwest Quarter of the Northeast Quarter of Section 25, Township 35 North, Range 10 West of the 2nd P.M., in Lake County, Indiana.

STATE OF INDIANA  
LAKE COUNTY  
CLERK OF RECORD  
PH 1-01



Moreover, the undersigned agrees that this agreement and subordination provided for herein shall be equally effective in case of the death, incompetency, dissolution, liquidation or insolvency of, or the institution of bankruptcy or receivership proceeding against the Debtor, or the administration or the property or affairs of said Debtor arising from or in the connection with bankruptcy, receivership, liquidation, assignment or other like proceedings, and in any case, said Lender shall be subrogated to, and entitled to file claims for, the and other liabilities of said Debtor to the undersigned, and shall be entitled to all dividends or other payments made therein, to be taken and applied by said Lender as payment in gross upon its said debts and liabilities until the same shall have been paid in full, provided, however, that upon the full payment of the debts and liabilities of said Lender, the undersigned shall be

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subrogated ( to the extent such dividends and other payments are applied on the debts and liabilities of said Lender) to the debts and liabilities of said Lender and entitled to all dividends and other payments thereafter made thereon.

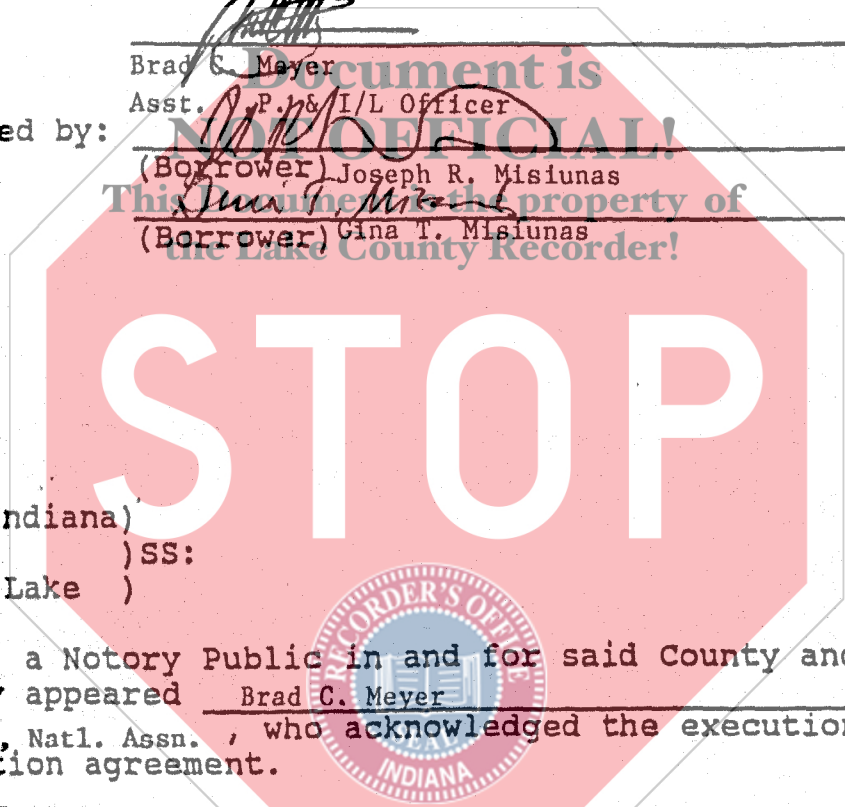
Dated and executed at Hammond, Indiana, this  
6th day of April, 1998

BANK CALUMET, NATL. ASSN. By:

[Signature]  
Brad C. Meyer  
Asst. P. & I/L Officer

Acknowledged by:

[Signature] Joseph R. Misiunas  
(Borrower)  
[Signature] Gina T. Misiunas  
(Borrower)



State of Indiana )  
                          ) SS:  
County of Lake )

Before me, a Notary Public in and for said County and State personally appeared Brad C. Meyer of Bank Calumet, Natl. Assn., who acknowledged the execution of said subordination agreement.

Witness my hand and notarial seal this 6th day of April, 1998.  
My commission expires MY COMMISSION EXPIRES  
Resident of LAKE County, 2nd 1999

Signature [Signature] (seal)  
Printed Name Janice M. Stewart

