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MORNING

SUBORDINATION AGREEMENT

PINNACLE BANK, PO Box 48, St Joseph, Michigan 49085, agrees that the debt evidenced by the Mortgage given by JAMES A. KOEDYKER, JR. AND NANCY KOEDYKER, HUSBAND AND WIFE, to FIRST FEDERAL SAVINGS BANK OF INDIANA (NOW KNOWN AS PINNACLE BANK), recorded JUNE 1, 1994, in Document No. 94040772, LAKE County Records, is subordinated to the SELECT HOME MORTGAGE CORP., 1998 Mortgage given by JAMES A. KOEDYKER, JR. AND NANCY KOEDYKER, HUSBAND AND WIFE, to SELECT HOME MORTGAGE CORP., 17 W. 73RD AVE., MERRILLVILLE, IN 46410, that being recorded on _____, 1998, at Document Number _____, LAKE County Records.

The land affected by those Mortgages and this subordination Agreement is the following:

LOT 13 IN BEAVER DAM ACRES UNITE 3, AS PER PLAT THEREOF, RECORDED JANUARY 3, 1978 IN PLAT BOOK 48 PAGE 51, AS AMENDED BY PLAT OF CORRECTION RECORDED JANUARY 5, 1979 IN PLAT BOOK 50 PAGE 5, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Property Address: 11397 HOBART PLACE, CROWN POINT, IN 46307
Tax Code: 3-7-278-2

Witnesses:

PINNACLE BANK

Mackenzie McKie
MACKENZIE MCKIE
Bobbye R. Dillon
BOBBYE R. DILLON

By: *Deborah K. Yeske*
DEBORAH K. YESKE
Its: ASSISTANT VICE PRESIDENT



PO Box 48
St Joseph, MI 49085

Subscribed and sworn to before me on JUNE 18, 1998, by DEBORAH K. YESKE the ASSISTANT VICE PRESIDENT of PINNACLE BANK, on behalf of the corporation.

COMMUNITY TITLE COMPANY
FILE NO 2 15481

Christine L. Brule
CHRISTINE L. BRULE, Notary Public
Berrien County, Michigan
My Comm. Expires JANUARY 24, 2002



Prepared by:
BOBBYE R. DILLON
Pinnacle Bank
PO Box 48
St Joseph, MI 49085

form by: Mark S Bowman
Kinney, Bowman, & Engeln, PLC

MTS # 98048918

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