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SUBORDINATION AGREEMENT

PINNACLE BANK, PO Box 48, St Joseph, Michigan 49085, agrees that the debt evidenced by the Mortgage given by Christopher D. and Jacqueline S. Cherogan, to Pinnacle Bank, recorded June 29, 1995, in Document 9503674, Lake County Records, is subordinated to the Countrywide Home Loans, Inc., 1998 Mortgage given by Christopher D. and Jacqueline S. Cherogan, to Countrywide Home Loans, Inc., 1505 U.S. Route 41 Suite A-20 Schererville, IN 46375, that being recorded on 7-2-98, 1998, at Liber _____, Page _____, Lake County Records.

AS Document No. 98049834

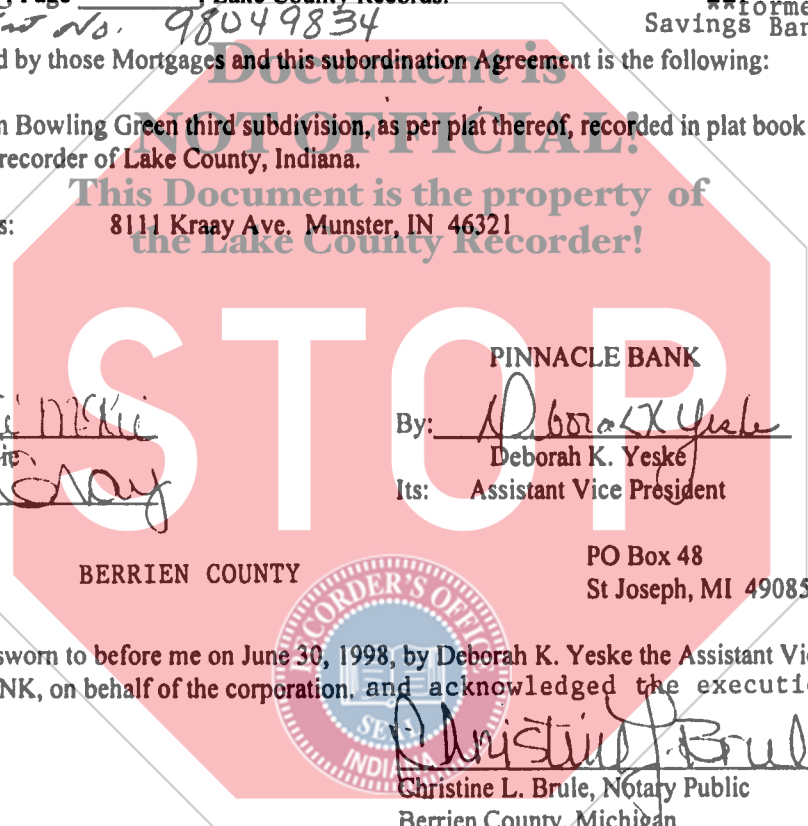
**formerly First Federal Savings Bank of Indiana

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

Lots 38 and 39 in Bowling Green third subdivision, as per plat thereof, recorded in plat book 37 page 97, in the office of the recorder of Lake County, Indiana.

Property Address: 8111 Kraay Ave. Munster, IN 46321

This Document is the property of the Lake County Recorder!



Witnesses:

Mackenzie McKie
Mackenzie McKie
Tara Gray
Tara Gray

PINNACLE BANK

By: Deborah K. Yeske
Deborah K. Yeske
Its: Assistant Vice President

STATE OF MICHIGAN

BERRIEN COUNTY

PO Box 48
St Joseph, MI 49085

Subscribed and sworn to before me on June 30, 1998, by Deborah K. Yeske the Assistant Vice President of PINNACLE BANK, on behalf of the corporation, and acknowledged the execution of the foregoing document.

Christine L. Brule

Christine L. Brule, Notary Public
Berrien County, Michigan

My Comm. Expires January 24, 2002

Prepared by:
Mackenzie McKie
Pinnacle Bank
PO Box 48
St Joseph, MI 49085

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

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