

**SUBORDINATION AGREEMENT**

Whereas, PATRICK A. AND KIMBERLY A. MCBRIDE  
(herein called the "Debtor (s)"), is desirous of borrowing money and otherwise acquiring the  
extension of credit from CITIZENS FINANCIAL SERVICES  
located in Hammond, Indiana (hereinafter called the  
"Lender". And whereas, the Lender, as a condition to it loaning money to the Debtor (s), has  
demanded that the undersigned as a creditor of the debtor (s), 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 (s), and in consideration of a mortgage loan to be made to said Debtor (s) by said  
Lender, the undersigned agrees that a certain mortgage of the Debtor (s) to the undersigned  
creditor, which shall be evidenced by a Real Estate Mortgage dated October 7, 1997  
in the amount of \$ 10,000.00 and as identified as document # 97073055 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 a mortgage document dated 7/20/97, in the amount of \$ 96,000.00  
on the property located at 2910 Clough Avenue, Highland Indiana 46322 and

legally described as: That part of Block 18 in the Original Town of Highland, as per plat  
thereof, recorded April 30, 1884, in Plat Book 1, page 86, in the Office of the Recorder  
of Lake County, Indiana, more particularly described as follows: Commencing at a point  
on the North line of said Block 18 and 65 feet East of the Northwest corner thereof,  
thence East along the North line of said Block 18, a distance of 65 feet, thence South  
on a line parallel to the East line of said Block 18, a distance of 103 feet, thence West  
on a line parallel to the North line of said Block 18, a distance of 65 feet, thence North  
along a line parallel to the East line of said Block 18, a distance of 103 feet to the  
place of beginning.

STATE OF INDIANA  
LAKE COUNTY  
RECORDED  
OCT 10 1997  
10:58  
CARTER

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 (s), or  
the administration or the property or affairs of said Debtor (s) 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, this and other liabilities  
of said Debtor (s) 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 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 payments  
thereafter made thereon.

F27810

HOLD FOR FIRST AMERICAN TITLE

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Dated and executed at WFS BANK, F.S.B. Hobart, Indiana this 15th  
day of March, 1999.

By: *Laura Niedbala*  
Laura Niedbala, V.P.

State of Indiana )

County of Lake )

Before me, a Notary Public in and for said County and State personally appeared  
Laura Niedbala, Vice-President of WFS BANK F.S.B., who acknowledged the execution of said  
subordination agreement.

Witness my hand a notarial seal this 15th day of March, 1999

My commission expires 8-24-06  
Resident of Lake County.

Signature *Gail A. Hagen*

Printed name GAIL A. HAGEN

