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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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MORRIS W. CARTER

## SUBORDINATION AGREEMENT

PINNACLE BANK, P.O. Box 48, St. Joseph, Michigan 49085, agrees that the debt evidenced by the Mortgage given by Charles J. Podobinski and Mary Lou J. Podobinski, husband and wife, to Pinnacle Bank (formerly Indiana Federal Bank for Savings, recorded May 23, 1997, as Document No. 97032652, Lake County Records, is subordinated to the Sand Ridge Bank, as Indiana Corporation, Mortgage given by Charles J. Podobinski and Mary Lou J. Podobinski, husband and wife, to Sand Ridge Bank, as Indiana Corporation, 2611 Highway Avenue, Box 1929, Highland, IN 46322, that being recorded on TAN, 12, 1999, as Document No. 99002009, Lake County Records. for \$133,500.00.

This Document is the property o The land affected by those Mortgages and this subordination agreement is the following:

Lot 4 in Waymond 4th Addition to the Town of Highland, as per plat thereof, recorded in Plat Book 80 page 26, in the Office of the Recorder of Lake County, Indiana

Property Address: 9150 Waymond Avenue, Highland, IN 46322

Tax Code:

27-613-4

Witnesses:

MICKI Michele J. Mile

asuce: Janice Hamilton

Deborah K. Yeske

Its: Assistant Vice President

P O Box 48. St. JosephiiMI

On December 29,1998 before me, the subscriber, a Notary Public in and for said county, personally appeared Deborah K. Yeske to me personally known, who being by me doly sworn did say that he/she is the Assistant Vice President of the corporation, and that said instruments was signed in behalf of said corporation, by authority of its Board of Directors, and Deporation. Yeske acknowledged said instrument to be free act and deed of said corporation.

> Cyndy Wolf, Notary Public Berrien County, Michigan

My Comm. Expires: March 5, 2002

Prepared by: Deborah K. Yeske Pinnacle Bank P O Box 48 St. Joseph, MI 49085

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