

SUBORDINATION AGREEMENT
LAKE COUNTY
FILED FOR RECORD

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And whereas, GILBERT R. GAMINO and MARGARET L. GAMINO, Husband and Wife (hereinafter called the "debtor") is desirous of borrowing money and otherwise acquiring the extension of credit from Citizens Financial Services, located in 707 Ridge Road, Munster, Indiana 46321 (hereinafter called the "Lender". And whereas, the lender, as a condition to it loaning money to the debtor, has demanded that the undersigned as a creditor of the debtors, subordinate his or their debt or claim to the debt or claim of the Lender.

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 July 29, 1999, in the amount of \$24,331.20 --- and as identified as document # 99069348 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 October 1, 1999, in the amount of \$164,000.00 on property located at 8645 Beech Ave., Munster, Indiana, and legally described as :

Lot 11 and the South 20 Feet of Lot 12 in Walnut Hill, in the Town of Munster, as per plat thereof, recorded November 5, 1937 in Plat Book 23, Page 60, in the Office of the Recorder of Lake County, Indiana.

Recorded October 8 1999 as Doc # 99083442



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

Chicago Title Insurance Company

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.

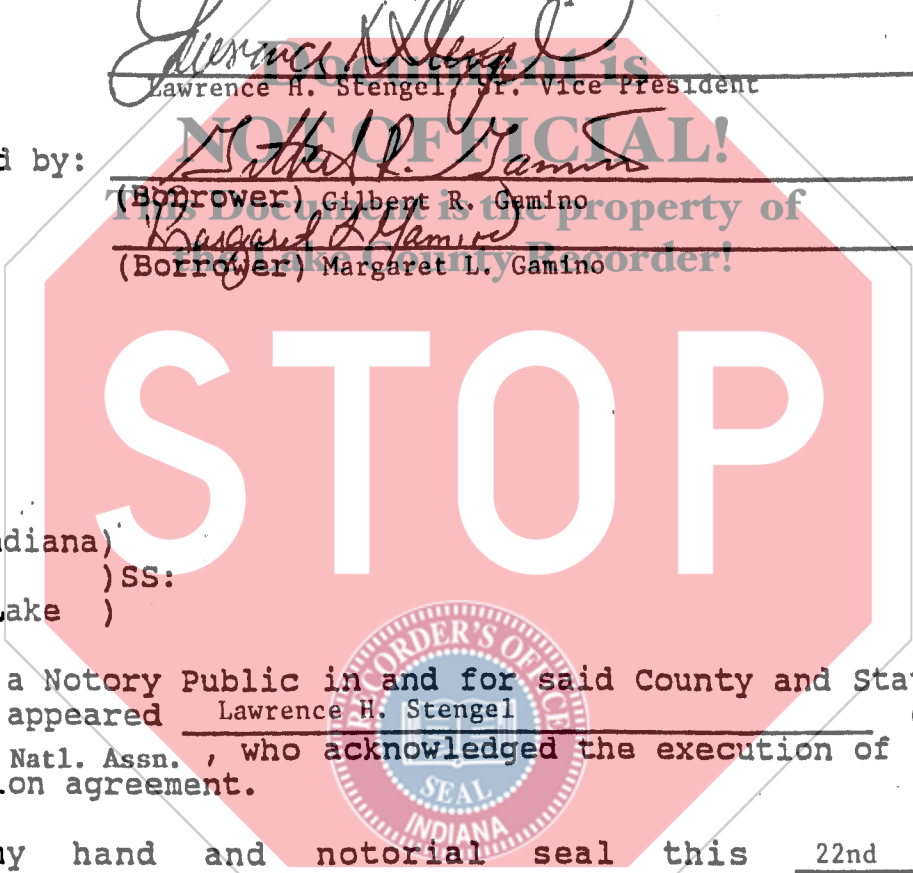
Dated and executed at Hammond, Indiana, this
22nd day of September, 1999

BANK CALUMET, NATL. ASSN. By:

Lawrence H. Stengel
Lawrence H. Stengel, Sr. Vice President

Acknowledged by:

Gilbert R. Gamino
(Borrower) Gilbert R. Gamino
Margaret L. Gamino
(Borrower) Margaret L. Gamino



State of Indiana)
) SS:
County of Lake)

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

Witness my hand and notarial seal this 22nd day of September, 1999 My Commission Expires: February 12, 2007
Resident of LAKE, County

Signature Janice M. Stewart (seal)

Printed Name Janice M. Stewart