

2

2000 006826

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 FEB -1 AM 9:12

MONITORING CENTER
RECORDED

<p>Owner's Name And Address</p> <p>Eric Stur and Nina Stur 10131 Winfield Drive Munster, Indiana 46321</p> <p>("Owner" whether one or more)</p>	<p>BANK CALUMET NATIONAL ASSOCIATION 5231 Hohman Avenue Hammond, Indiana 46320</p> <p>("Junior Mortgage")</p>	<p>Senior Mortgagee's Name And Address</p> <p>Citizen's Financial Services 5311 Hohman Avenue Hammond, Indiana 46320</p> <p>("Senior Mortgagee" whether one or more)</p>
---	--	--

MORTGAGE SUBORDINATION AGREEMENT

Whereas Eric Stur and Nina Stur, husband and wife are the owners of the following described real estate, to wit:

LOT 5, IN WINFIELD ADDITION TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 71, PAGE 50, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

COMMON ADDRESS: 10131 WINFIELD DRIVE, MUNSTER, INDIANA

And whereas, said owners executed a mortgage dated June 12, 1998, which is secured by aforesaid real estate, to Bank Calumet, N.A. as mortgagee, which mortgage was recorded June 26, 1998, as instrument number 98048230 to secure the sum of \$50,000.00.

And whereas, said owners again executed a mortgage to Citizens Financial Services, FSB as senior mortgagee, which mortgage was dated May 6, 1999 and was recorded May 14, 1999 as document number 99041375 to secure the sum of \$ 25,000.00.

Now, therefore, in consideration of \$10.00 and other valuable considerations, the receipt of which is hereby acknowledged, the aforesaid Bank Calumet, N.A., as the junior mortgagee named in the mortgage dated June 12, 1998 and recorded as document number 98048230 on June 26, 1998, does hereby subordinate its aforesaid mortgage lien to and agrees that it shall be junior and inferior to that Citizens Financial Services, FSB senior mortgage dated May 6, 1999 and recorded 5/14/99 as document number 99041375 and to all advances made and to be made under the provisions of that said mortgage and note secured thereby and to all the terms and provisions therein.

ATTEST:

Steven R. Dahlkamp
Steven R. Dahlkamp
Vice President

BANK CALUMET, N.A.

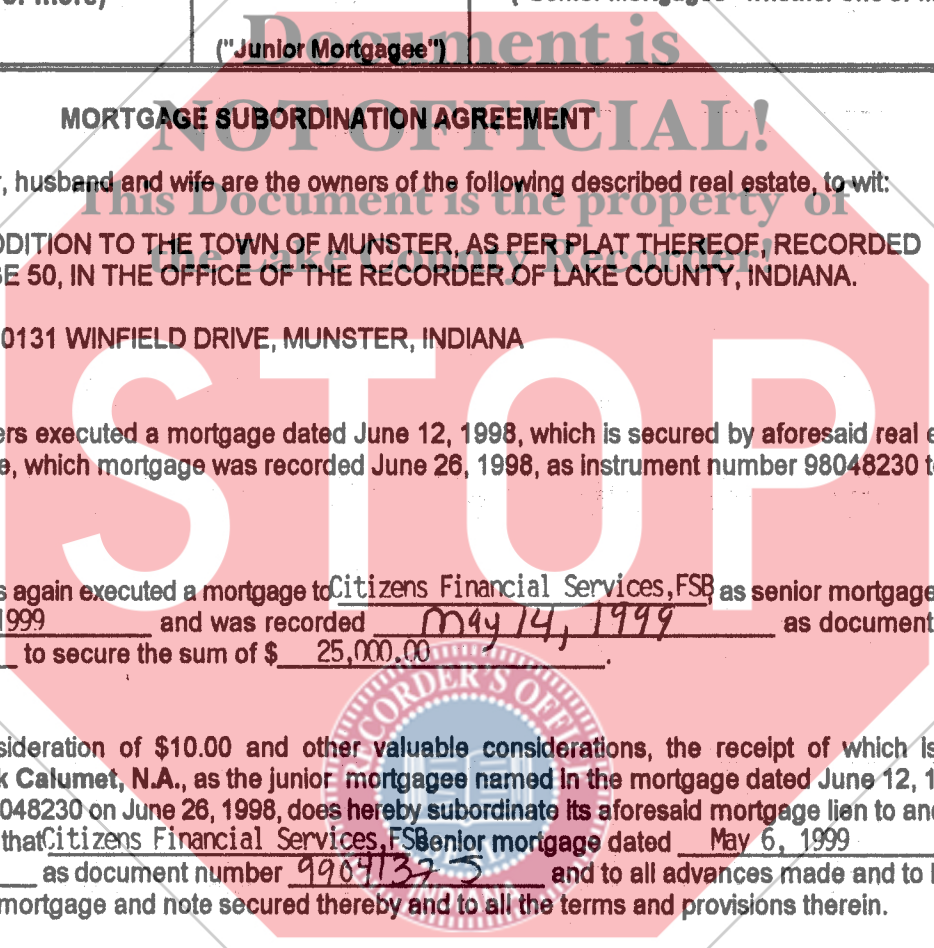
R. Garry Bradley
R. Garry Bradley

Its: President and Senior Loan Officer

Return: C75
707 Ridge
Munster

-1-

C-99203160
TICOR TITLE INSURANCE
Crown Point, Indiana



12.00
8/11
7/11

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared R. Garry Bradley, President and Senior Loan Officer and Steven R. Dahkamp, Vice President, and acknowledged the execution of the foregoing Subordination Agreement as their free and voluntary act and deed for the uses and purposes therein set forth.

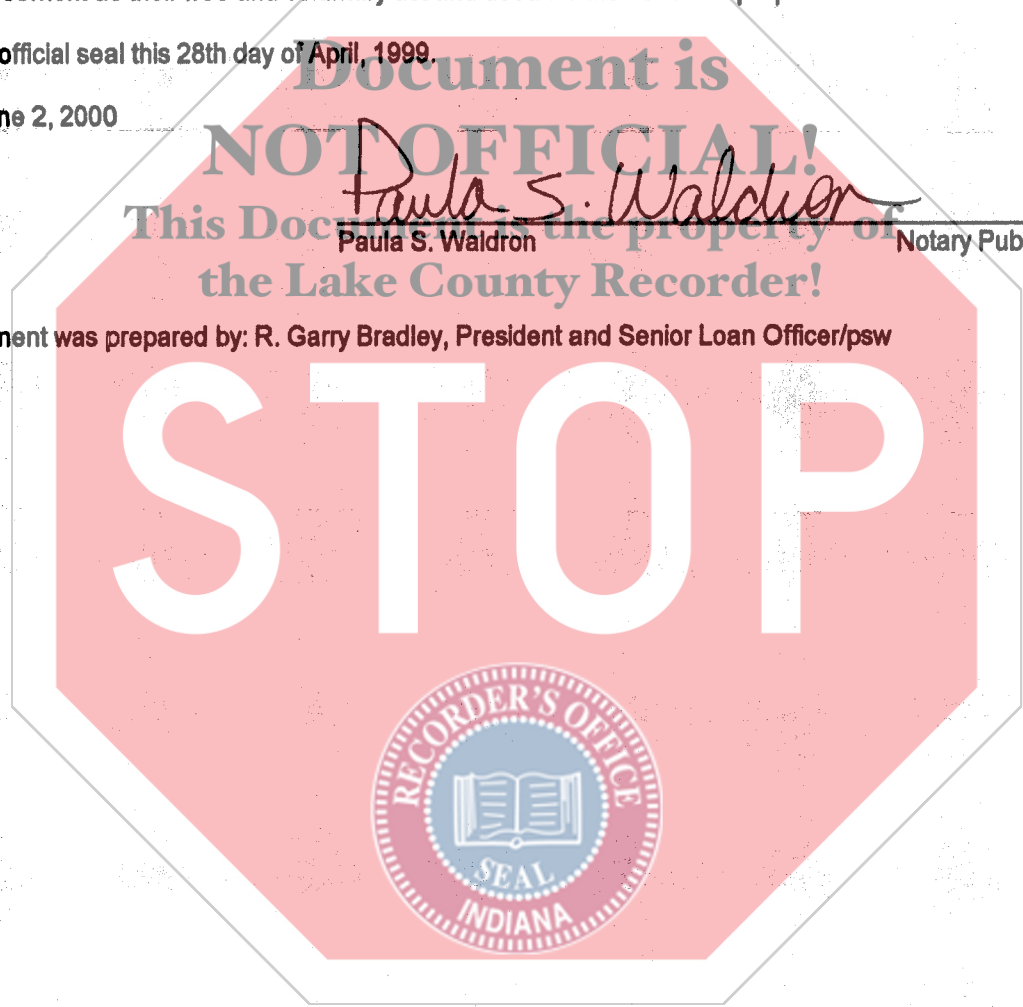
GIVEN under my hand and official seal this 28th day of April, 1999.

My Commission Expires: June 2, 2000

County of Residence: Lake

Document is NOT OFFICIAL!
Paula S. Waldron
Paula S. Waldron Notary Public
This Document is the property of the Lake County Recorder!

This Instrument was prepared by: R. Garry Bradley, President and Senior Loan Officer/psw



-2-