

**SUBORDINATION AGREEMENT**

**THIS AGREEMENT**, is made this 18TH day of AUGUST, 2000, between DONALD J. ZELLER AND RACHEL L. ZELLER, Husband and Wife, hereinafter referred to as "Owners", who reside at 192 AZALEA DRIVE, HOBART, INDIANA and FINANCIAL FEDERAL TRUST AND SAVINGS BANK having an office at 48 ORLAND SQUARE DRIVE, ORLAND PARK, ILLINOIS, hereinafter referred to as "Mortgagee".

**WITNESSETH:**

WHEREAS, the Owner is indebted to Mortgagee in the principal amount of **TWENTY THOUSAND DOLLARS AND 00/100THS (\$20,000.00) DOLLARS**, which indebtedness is secured by a certain Mortgage made by Owners to Mortgagee dated **DECEMBER 8, 1997** and recorded on **APRIL 20, 1998**, in the Office of the Recorder of Deeds in LAKE County, Indiana, as Document No. 98027306 and covering the following real property described as follows:

SEE ATTACHED RIDER "A"

Commonly known as: **192 AZALEA, HOBART, INDIANA**  
Permanent Index Number: **17-291-88**

AND WHEREAS, Owners have borrowed the sum of **ONE HUNDRED TWENTY ONE THOUSAND SEVEN HUNDRED DOLLARS AND NO/100THS (121,700.00)** from FINANCIAL FEDERAL TRUST & SAVINGS BANK, secured by a Mortgage on the real property described above, which Mortgage is dated **AUGUST 18, 2000** and recorded on 8/25/00, in the Office of the Recorder of Deeds, in LAKE County, Indiana, as Document No. 2000 061729

AND WHEREAS, it is necessary that the Mortgage held by Mortgagee be subordinate to the lien of the Mortgage to **FINANCIAL FEDERAL TRUST AND SAVINGS BANK** as described above.

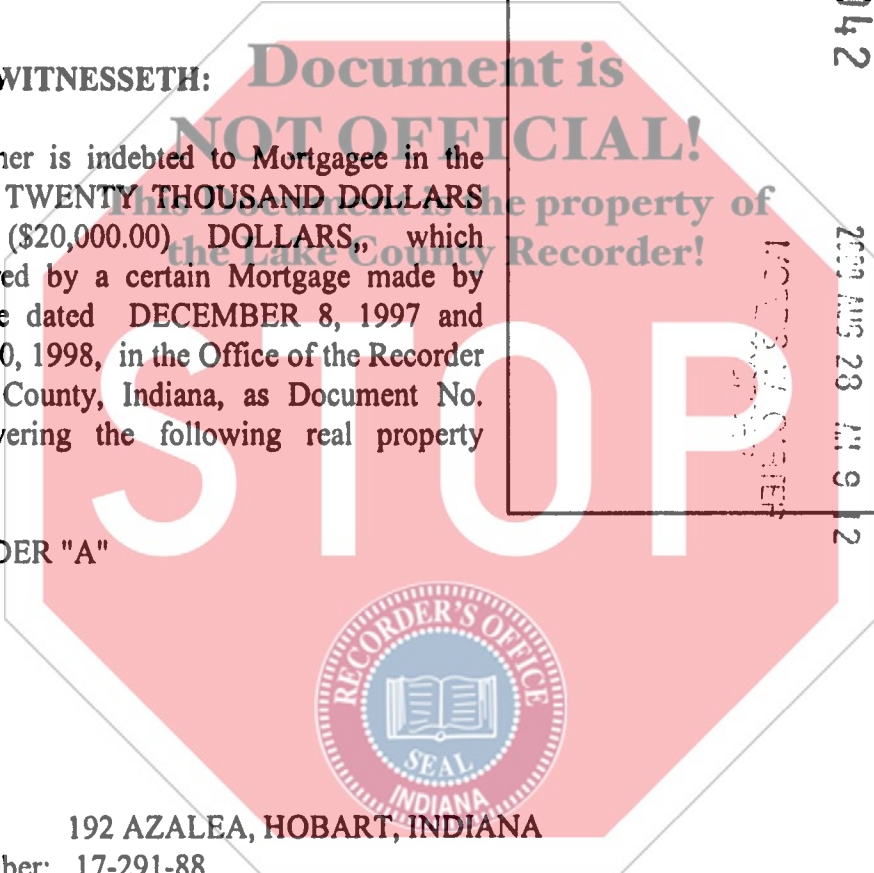
COM 920003788

**TICOR TITLE INSURANCE**  
2686 Willowcreek Road  
Portage, IN 46368

2000 062042

2000 AUG 28 AM 9 12

STATE OF INDIANA  
LAKE COUNTY  
FILED 8/28/00



1600  
AC

NOW THEREFORE, in consideration of the above terms and provisions, the parties agree as follows:

1. Mortgagee hereby consents and agrees with Owners that the Mortgage held by FINANCIAL FEDERAL TRUST AND SAVINGS BANK, shall continue to be subject and subordinate to the lien of the Mortgage made to FINANCIAL FEDERAL TRUST & SAVINGS BANK in the Office of the Recorder of Deeds in LAKE County, Indiana, as Document No. 98027306.

2. For the sum of TEN AND NO/100 Dollars (\$10.00) and other good and valuable consideration, receipt of which is hereby acknowledged, Mortgagee agrees to subordinate the Mortgage held by it to the Mortgage made to FINANCIAL FEDERAL TRUST & SAVINGS BANK.

3. This Agreement shall be binding upon and inure to the benefit of the parties respective successors and assigns.

IN WITNESS WHEREOF, the Parties have executed this Agreement as of the day and year first written above.

OWNER:

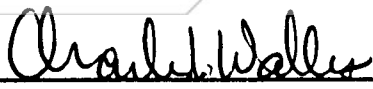
  
DONALD J. ZELLER

  
RACHEL L. ZELLER

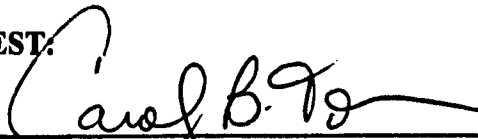
MORTGAGEE:

FINANCIAL FEDERAL TRUST AND SAVINGS BANK  
48 ORLAND SQUARE DRIVE  
ORLAND PARK, ILLINOIS 60462



By:   
Charles Walles  
Vice President Loan Originations

ATTEST:

By:   
Carolyn B. Town

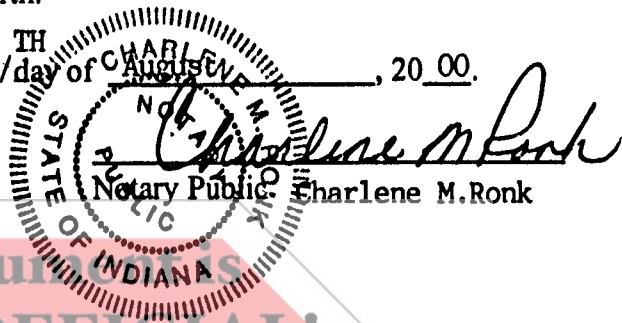
Indiana  
State of Illinois }  
County of Porter

SS.

I, Charlene M. Ronk, a Notary public in and for the County and State listed above do hereby certify that DONALD J. ZELLER AND RACHEL L. ZELLER /, personally appeared before me this day and acknowledged that they signed this document as their free and voluntary act for the uses and purposes therein set forth.

SUBSCRIBED AND SWORN TO before me this 18 day of August, 2000.

My Commission Expires: 8/15/2008  
Resident of Porter County, IN

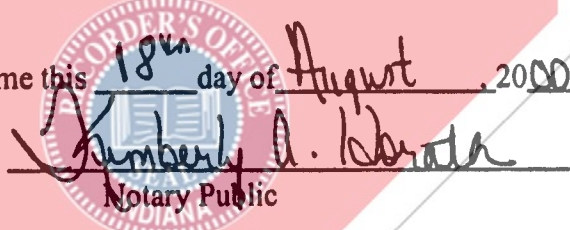


State of Illinois }  
County of COOK }

SS. **This Document is the property of the Lake County Recorder!**

I, **KIMBERLY A. HORATH**, Notary Public in and for the County and State aforesaid, do hereby certify that **CHARLES WALLEES**, Vice President, Loan Originations and **CAROLYN B. TOWN**, Assistant Vice President, Loan Originations respectively, of **ORLAND PARK, ILLINOIS**, (the "Corporation"), personally appeared before me this day in person and acknowledged that as such **CHARLES WALLEES** and **CAROLYN B. TOWN** delivered the above document as such officers of the Corporation and caused the corporate seal of the Corporation to be place on the document, as their free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth,

SUBSCRIBED AND SWORN TO before me this 18<sup>th</sup> day of August, 2000.



My Commission Expires: 02/10/03

This Instruments Prepared by:  
After Recording Mail to:

Kimberly A. Horath  
Financial Federal Trust & Savings Bank  
Loan Servicing Department  
1401 N. Larkin Avenue  
Joliet, Illinois 60435

**RIDER "A"**  
**LEGAL DESCRIPTION**

Lot 88 In Unit 2 of Barrington Ridge, a Planned Unit Development In the City of Hobart, as per plat thereof, recorded in Plat Book 75 page 62, in the Office of the Recorder of Lake County, Indiana.

