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STATE OF INDIANA
NOTARY PUBLIC
JUDITH M. BOMBARD
MARION COUNTY, INDIANA

MORTGAGE SUBORDINATION AGREEMENT

COMES NOW, NATIONAL CITY, INDIANA, a national banking association with its principal offices located at 101 West Washington Street, Indianapolis, Indiana 46255

WITNESSETH:

WHEREAS, National City, Indiana has been granted by Steven Lozano, ("Borrower") a certain mortgage dated Sept., 24, 2001 which was duly Recorded on Oct., 2, 2001 as Instrument No. 2001079259 Record No. , on Page , in the Lake Recorder's Office of Indiana on certain real estate commonly known as:

325 N Dwiggins Street, Griffith, IN 46319

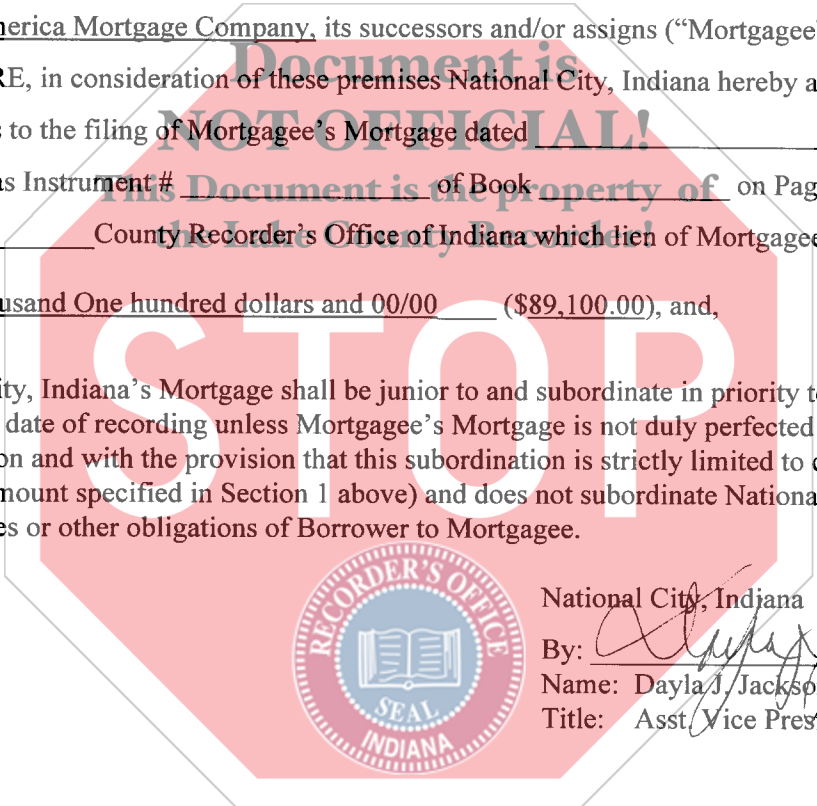
WHEREAS, National City, Indiana, is hereby willing to subordinate National City, Indiana's Mortgage to the Mortgage of Westamerica Mortgage Company, its successors and/or assigns ("Mortgagee").

NOW THEREFORE, in consideration of these premises National City, Indiana hereby agrees as follows:

1. That it consents to the filing of Mortgagee's Mortgage dated duly recorded on as Instrument # of Book on Page in the County Recorder's Office of Indiana which lien of Mortgagee is in the maximum amount of Eighty Nine thousand One hundred dollars and 00/00 (\$89,100.00), and,

2. The National City, Indiana's Mortgage shall be junior to and subordinate in priority to Mortgagee's Mortgage regardless of the date of recording unless Mortgagee's Mortgage is not duly perfected or becomes unenforceable for any reason and with the provision that this subordination is strictly limited to current advances under Mortgagee's Note (In the amount specified in Section 1 above) and does not subordinate National City, Indiana's Mortgage to future advances or other obligations of Borrower to Mortgagee.

Mtg # 2002 00 14 98



National City, Indiana
By: Dayla J. Jackson
Name: Dayla J. Jackson
Title: Asst. Vice President

STATE OF INDIANA }
County of Marion } SS

Before me, the undersigned, a Notary Public, in and for said County and State, this 19th day of December, personally appeared Dayla J. Jackson, Asst. Vice President of National City, Indiana and acknowledged the execution of the foregoing Mortgage Subordination Agreement.

Judith M. Bombard
Notary Public Judith M. Bombard

My Commission Expires:
October 6, 2004

County of Residence:
Marion

This instrument prepared by Kelly A. Jerrell, National City, Indiana
Please return to: NATIONAL CITY, INDIANA, 300 S. MADISON AVE, #640-D, GREENWOOD, IN 46142

Handwritten initials

HOLD FOR FIRST AMERICAN TITLE

Handwritten number: 06073274