

SUBORDINATION AGREEMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS THAT:

CENTIER BANK, present legal holder of that certain mortgage dated 8-16-2001 in the amount of \$27,500.00, executed by David W. and Natalie V. Shrader , as mortgagors, to CENTIER BANK as mortgagee, recorded on 8-22-01 , as Document Number 2001-066422 in the records of Lake County, Indiana concerning the real property located in, Lake Indiana , described as follows:

Lot 56 in Southtown Estates 2nd Addition to the Town of Highland, as per plat thereof, recorded in Plat Book 32, page 59, in the Office of the Recorder of Lake County, Indiana.

for good and valuable consideration received , has and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage dated 01-11-02 , by David W. and Natalie V. Shrader, Mortgagor to Advance Bank as Mortgagee securing payment of a note in the amount of \$87,700.00 dated 01-11-02 , as Document Number 2002 006940 , recorded in Lake County, Indiana.

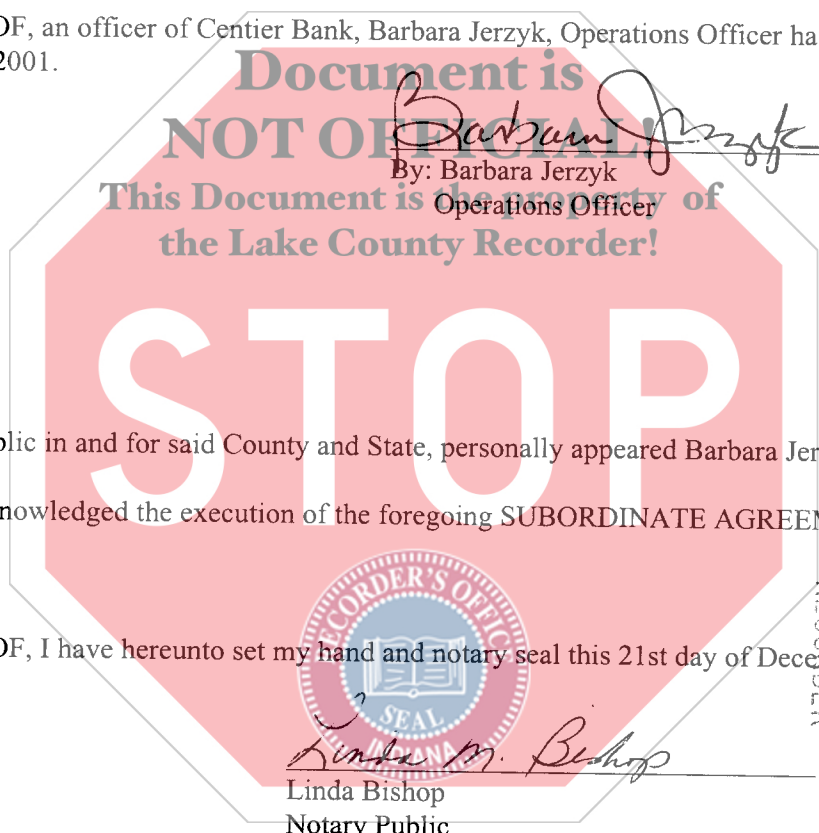
The undersigned, **CENTIER BANK**, hereby consenting that the lien of the mortgage first described be taken as second and inferior to the mortgage last above described.

In WITNESS WHEREOF, an officer of Centier Bank, Barbara Jerzyk, Operations Officer has hereunto set her Hand this 21st day of December, 2001.

Document is NOT OFFICIAL
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Barbara Jerzyk
By: Barbara Jerzyk
Operations Officer

2002 006941



RECORDED
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92-16511

Shrader H/c

STATE OF INDIANA
COUNTY OF Lake

Before me, a Notary Public in and for said County and State, personally appeared Barbara Jerzyk, an officer of Centier Bank and acknowledged the execution of the foregoing SUBORDINATE AGREEMENT OF MORTGAGE.

IN WITNESS WHEREOF, I have hereunto set my hand and notary seal this 21st day of December, 2001.

Linda M. Bishop
Linda Bishop
Notary Public

LINDA M. BISHOP
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires September 12, 2006
Resident of Lake County, Indiana

Commission expires: - 9-12-06
County of residence: - LAKE

1/20/02