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**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 Nrupendrarai N. Shah and Surekha N. Shah, husband and wife, ("Borrower") a certain mortgage dated September 19, 2000, which was duly Recorded on October 10, 2000 as Instrument No. 2000073593 Record No \_\_\_\_\_, on Page \_\_\_\_\_, in the Lake County Recorder's Office of Indiana, on certain real estate commonly known as:

612 Killarney Drive, Dyer, IN 46311-1298

WHEREAS, National City, Indiana, is hereby willing to subordinate National City, Indiana's Mortgage to the Mortgage of American Home Finance, Inc., 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 Three hundred Ninety Thousand dollars and 00/00 (\$390,000.00), 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.

National City, Indiana

By: Dayla J. Jackson

Name: Dayla J. Jackson

Title: Asst. Vice President

STATE OF INDIANA

} SS

County of Marion

Before me, the undersigned, a Notary Public, in and for said County and State, this 14th day of January, 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 4, 2006

County of Residence:

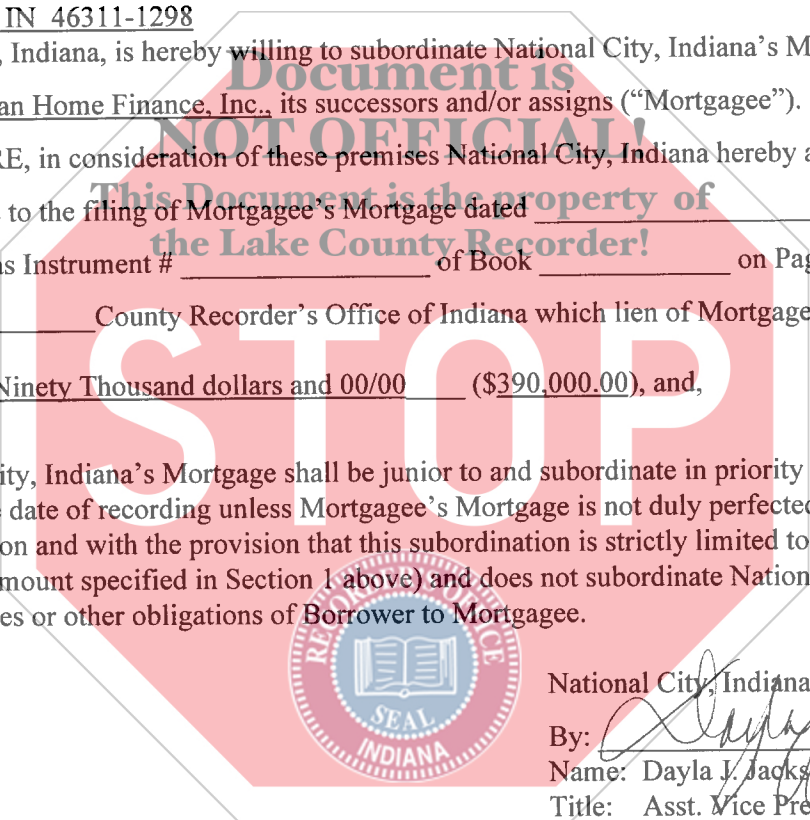
Marion

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

Chicago Title Insurance Company

20020102002



Handwritten initials 'dt' and '11/18' at the bottom right corner.