

SUBORDINATION AGREEMENT

The United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture is present legal holder of that certain mortgage dated August 28, 2001 in the amount of \$68,500.00 executed by Khristi Seitzinger a/k/a Khristi L. Seitzinger and recorded on September 12, 2001 as Document No. 2001073433 in the Office of the Recorder of Lake County, Indiana regarding the following described parcel of real estate:

LOT 72 IN WOODLAND MANOR UNIT 1, TO THE TOWN OF LOWELL, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 41, PAGE 58, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

for good and valuable consideration received has and does hereby subordinate the priority of the lien of the above said mortgage in so far as the following described mortgage is concerned but no other mortgage, namely the mortgage from Khristi Seitzinger a/k/a/ Khristi L. Seitzinger to 1st Source Bank dated August 28, 2001 recorded September 12, 2001 as Document No. 2001073450 in the amount of \$30,000.00 recorded in the Office of the Recorder of Lake County, Indiana.

The undersigned United States of America acting through the Rural Housing Service hereby consenting that the lien of the mortgage described be taken as a second and inferior mortgage to the above described mortgage to 1st Source Bank.

In Witness Whereof the undersigned Steven K. Ballard, Community Development Manager of Rural Development has set his hand and seal this 23rd day of January, 2001.

01-10211
PORTER COUNTY TITLE SERVICES, INC.
162 Washington Street
Lowell, Indiana 46356

Steven K Ballard

Steven K. Ballard
Community Development Manager
Rural Development

State of Indiana)
)SS:
County of LaPorte)

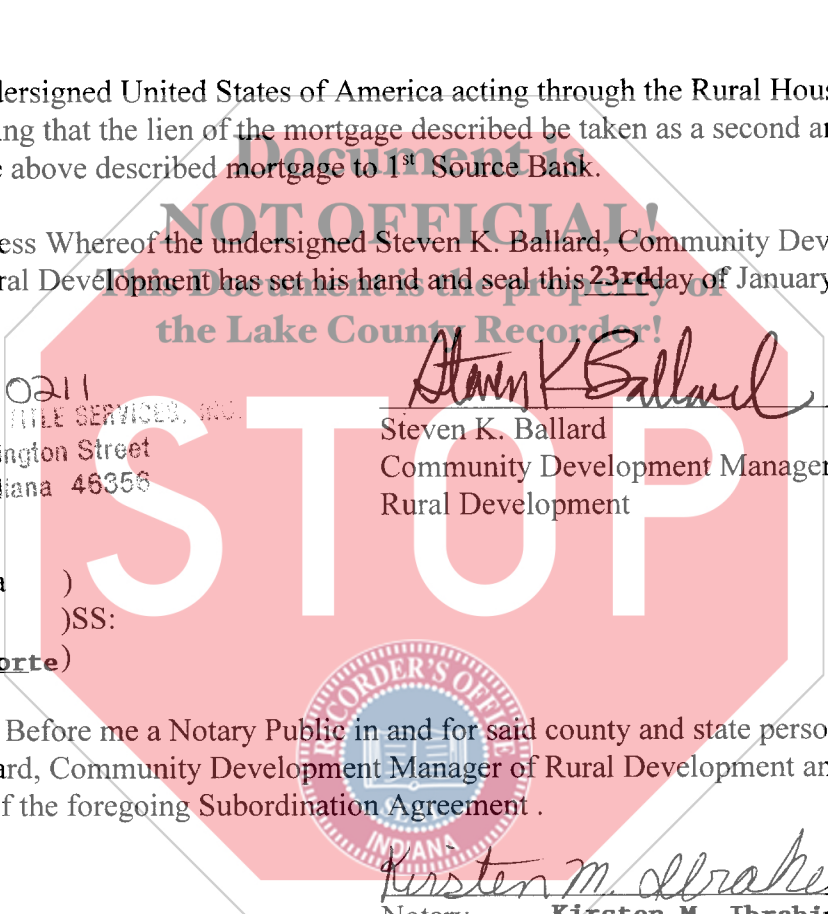
Before me a Notary Public in and for said county and state personally appeared , Steven K Ballard, Community Development Manager of Rural Development and acknowledged the execution of the foregoing Subordination Agreement .

Kirsten M. Ibrahim

Notary **Kirsten M. Ibrahim, Notary Public**
Residing in Porter County, IN

My commission expires: June 27, 2007
This instrument prepared by: Richard A. Zunica
Attorney at Law

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