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SUBORINATION AGREEMENT

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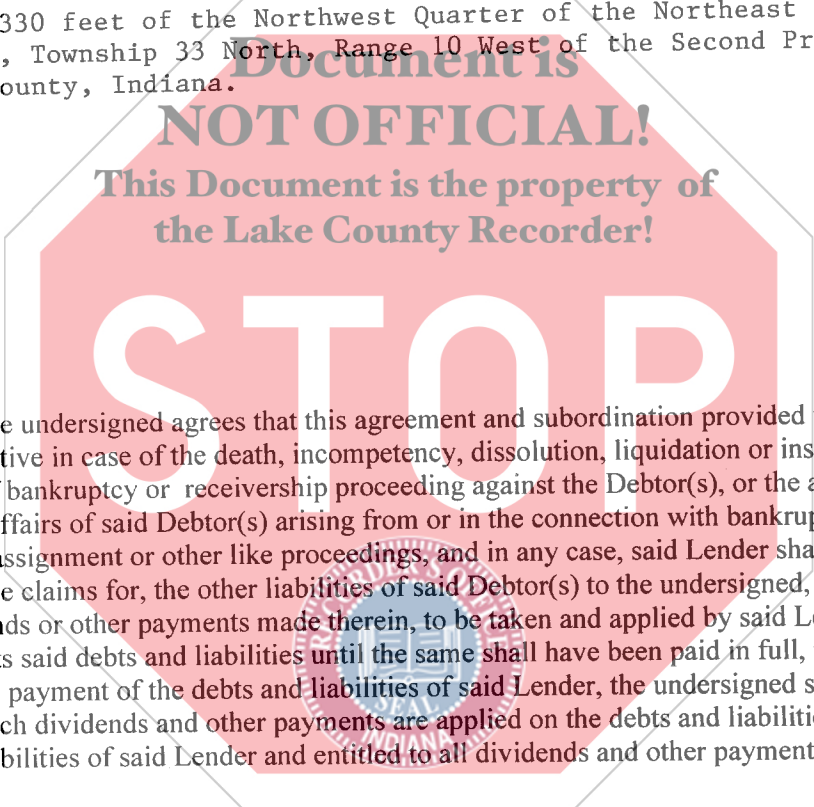
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Chicago Title Insurance Company

Whereas, John Rodriguez and Margie L. Rodriguez hereinafter called the "Debtor(s)", is desirous of borrowing money and otherwise acquiring the extension of credit from Security Federal Bank & Trust, located in St John, Indiana (hereinafter called the "Lender"). And whereas, the Lender, as a condition to it loaning money to the Debtor(s), has demanded that the undersigned as a creditor of the Debtor(s), subordinate his or their debt or claim to the debt or claim of the Lender.

NOW THEREFORE, as an inducement to said Lender to loan money and/or extend credit to said Debtor(s), and in consideration of a mortgage loan to be made to said Debtor(s) by said Lender, the undersigned agrees that a certain mortgage of the Debtors(s) to the undersigned creditor, which shall be evidenced by a Real Estate Mortgage dated June 3, 1997, in the amount of \$ 35,000 and as identified as Document # 97038632 as recorded in Lake County, Indiana: shall be and is hereby subordinated to the mortgage debt of said Lender. Mortgage of said Lender shall be evidenced by a mortgage document dated 5/9/02, securing a promissory note in \$ 109,000, on the property located at 14850 West 151st Ave Cedar Lake, IN 46303, and legally described as:

The East 330 feet of the Northwest Quarter of the Northeast Quarter of Section 1, Township 33 North, Range 10 West of the Second Principal Meridian, in Lake County, Indiana.



Moreover, the undersigned agrees that this agreement and subordination provided for herein shall be equally effective in case of the death, incompetency, dissolution, liquidation or insolvency of, or the institution of bankruptcy or receivership proceeding against the Debtor(s), or the administration or the property or affairs of said Debtor(s) arising from or in the connection with bankruptcy, receivership, liquidation, assignment or other like proceedings, and in any case, said Lender shall be subrogated to, and entitled to file claims for, the other liabilities of said Debtor(s) to the undersigned, and shall be entitled to all dividends or other payments made therein, to be taken and applied by said Lender as payment in gross upon its said debts and liabilities until the same shall have been paid in full, provided, however, that upon the full payment of the debts and liabilities of said Lender, the undersigned shall subrogated (to the extent such dividends and other payments are applied on the debts and liabilities of said Lender) to the debts and liabilities of said Lender and entitled to all dividends and other payments hereafter made thereon.

Subj 2002-047543

Dated and executed at St. John, IN this 3rd day of May 20 02.

Handwritten initials: L.H. C7

