

**SUBORDINATION AGREEMENT**

In consideration of the sum of Ten and no/100 Dollars (\$10.00) and other good and valuable consideration, US FEDERAL CREDIT UNION FORMERLY KNOWN AS S & T FEDERAL CREDIT UNION agrees to subordinate its lien in the amount of \$15,000.00 as evidenced by a mortgage executed on FEBRUARY 5, 1999 to a mortgage executed hereafter by LAKE MORTGAGE COMPANY, INC. covering property located at: 9371 KEILMAN STREET, ST. JOHN, IN 46373, more particularly described as follows:

LOT NUMBERED 25 AS SHOWN ON THE RECORDED PLAT OF KEILMAN'S SECOND ADDITION TO THE TOWN OF ST. JOHN RECORDED IN PLAT BOOK 6 PAGE 30 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

securing a loan in the amount of \$ 71,000.00 to Lake Mortgage Company, Inc. made primarily for the purpose of refinancing the existing debt. S & T FEDERAL CREDIT UNION agrees that the lien of Lake Mortgage Company, Inc.'s mortgage shall be a first lien upon the property described herein superior to any right, interest, claim or lien which S & T FEDERAL CREDIT UNION have in or upon said property. Such loan is to be evidenced by a Note payable at such time and on such terms as are required by Lake Mortgage Company, Inc.

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2002 JUN 28 PM 12:26

FILED FOR RECORD  
LAKE COUNTY

Mtg - 2002-058682

Date June 17, 2002

US Federal Credit Union formerly known as S & T Federal Credit Union  
By: Michelle Steck  
Title: V. P.

STATE OF INDIANA )  
COUNTY OF Lake ) SS:

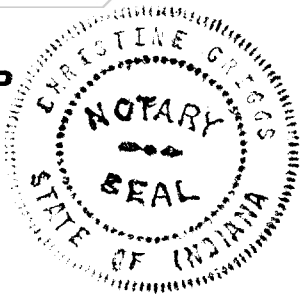
Before me, the undersigned, a Notary Public in and for said County and State, this 17th day of June, 2002, personally appeared Michelle Steck and acknowledged the execution of the foregoing Subordination Agreement.

NOTARY PUBLIC STATE OF INDIANA  
PORTER COUNTY  
MY COMMISSION EXP. FEB. 14, 2008

Christine Griggs  
Notary Public  
A Resident of Porter County

My Commission Expires February 14, 2008

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**HOLD FOR MERIDIAN TITLE CORP**



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