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SUBORDINATION AGREEMENT

Fifth Third Bank, 701 East 83rd Ave, Merrillville, IN 46410, agrees that the debt evidenced by the Mortgage given by James A Morgan and Sally J Morgan, husband and wife, to Fifth Third Bank (Chicago), recorded January 3, 2002, as Document Number 2002000662, Lake County Records, is subordinated to Fifth Third Mortgage Company, mortgage given by James A Morgan and Sally J Morgan, husband and wife, to Fifth Third Mortgage Company, that being recorded on July 30, 2002 as Document Number 2002-067659, Lake County Records.

The land affected by those Mortgages and this subordination agreement is the following:

Property Address: 9301 Mallard Lane, St John, In 46373
Tax Code: 22-12-141-1

Witnesses

Lorna Campbell
Lorna Campbell
Christina Williams
Christina Williams

Fifth Third Bank
by: Dawn M. Kabella
Dawn Kabella
Assistant Vice President
701 East 83rd Ave
Merrillville, IN 46410

STATE OF INDIANA
County of Newton



On July 22, 2002 before me, the subscriber, a Notary Public in and for said county, personally appeared Dawn Kabella to me personally known, who being by me duly sworn, did say that he/she is the Assistant Vice President of the corporation, and that said instrument was signed in behalf of said corporation, by authority of its Board of Directors and Dawn Kabella acknowledged said instrument to be free act and deed of said corporation.

Valerie L. Massey
Valerie L Massey Notary Public
Newton County, Indiana
My Comm. Expires: 2-8-2008

Prepared by and Mail to :
Angelina Moreno
Fifth Third Bank
701 East 83rd Ave
Merrillville, IN 46410

2002/7/31