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Chicago Title Insurance Company

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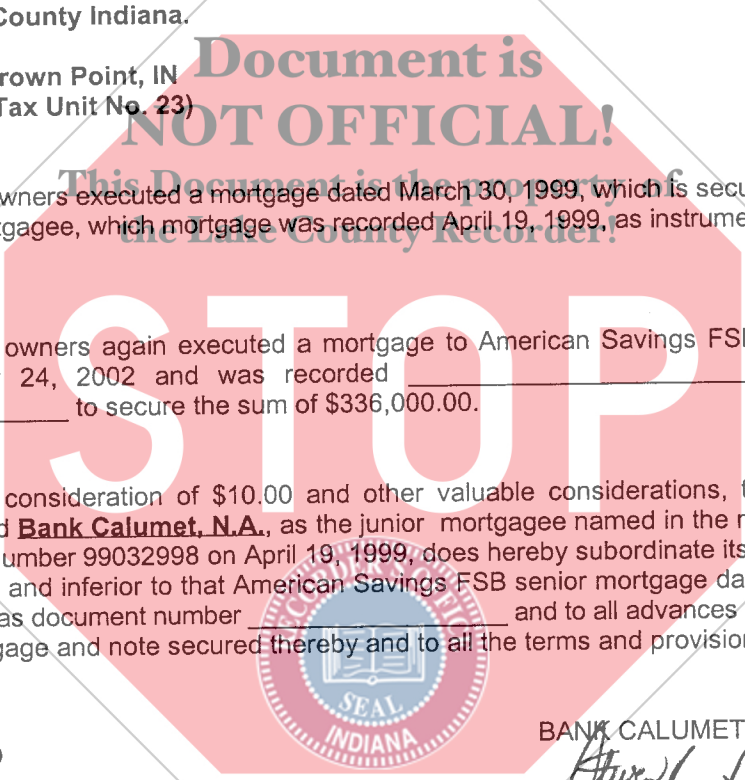
<p>Owner's Name And Address</p> <p>Robb E. Pettit Lee A. Pettit 1100 N. Pratt St. Crown Point, IN 46307</p> <p>("Owner" whether one or more)</p>	<p>BANK CALUMET NATIONAL ASSOCIATION</p> <p>5231 Hohman Avenue Hammond, Indiana 46320</p> <p>("Junior Mortgagee")</p>	<p>Senior Mortgagee's Name And Address</p> <p>American Savings FSB</p> <p>("Senior Mortgagee" whether one or more)</p>
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MORTGAGE SUBORDINATION AGREEMENT

Whereas Robb E. Pettit and Lee A. Pettit, husband and wife, are the owners of the following described real estate, to wit:

Lot 13, in Northgate Unit 1, an addition to the City of Crown Point, as shown in Plat Book 48, page 123, in Lake County Indiana.

1100 N. Pratt St., Crown Point, IN
Key No. 9-422-13 (Tax Unit No. 23)



And whereas, said owners executed a mortgage dated March 30, 1999, which is secured by aforesaid real estate, to **Bank Calumet, N.A.**, as mortgagee, which mortgage was recorded April 19, 1999, as instrument number 99032998 to secure the sum of \$100,000.00.

And whereas, said owners again executed a mortgage to American Savings FSB, as senior mortgagee, which mortgage was dated July 24, 2002 and was recorded _____ as document number _____ to secure the sum of \$336,000.00.

Now, therefore, in consideration of \$10.00 and other valuable considerations, the receipt of which is hereby acknowledged, the aforesaid **Bank Calumet, N.A.**, as the junior mortgagee named in the mortgage dated March 30, 1999 and recorded as document number 99032998 on April 19, 1999, does hereby subordinate its aforesaid mortgage lien to and agrees that it shall be junior and inferior to that American Savings FSB senior mortgage dated July 24, 2002 and recorded _____ as document number _____ and to all advances made and to be made under the provisions of that said mortgage and note secured thereby and to all the terms and provisions therein.

ATTEST

Robert B. Rossa
Vice President

BANK CALUMET, N.A.

Steven R. Dahlkamp
Its: Vice President

12.00
C. J. J.

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Steven R. Dahlkamp, Vice President, and Robert B. Rossa, Vice President acknowledged the execution of the foregoing Subordination Agreement as their free and voluntary act and deed for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 22nd day of July, 2002.

My Commission Expires:
October 7, 2007

County of Residence:
Lake

Annette Luna
Annette Luna Notary Public

