

SUBORDINATION OF LIEN

Whereas: William Daniel Webb and Debra Jean Webb whose mortgage is dated March 23, 2000 recorded in the Recorder's Office of Lake County, Indiana as document 2000 022724 to Heritage Community Bank, with offices located in Glenwood, certain premises in Cook County, Illinois described as:
(see attached)

P.I.N. # 24-154-5

8826 West 129th Place, Cedar Lake, IN 46303

to secure a note for \$35,000.00 interest payable as therein provided; and said note secured by the second mortgage is held by Heritage Community Bank who desires to subordinate the lien of the mortgage records as document 2000 022724

Now THEREFORE for good and valuable consideration in hand paid, the Heritage Community Bank does covenant and agree with Citimortgage that the lien upon the premises shall be a second lien upon the premises subordinate to the lien of Citimortgage, which may not exceed \$126,000.00

Dated July 19, 2002, and Recorded July 26, 2002 Document No. 2002 066855

By: [Signature]
William E. Hetler
Heritage Community Bank
9101 W. 159th St.
Orland Hills, IL 60477

2002 070620

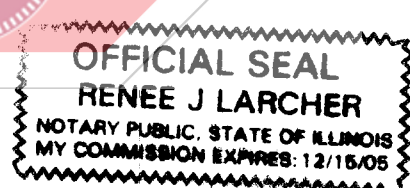
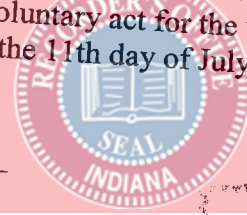
2002 AUG 1 4 39 07

TICOR TITLE INSURANCE
Crown Point, Indiana

This 11th day of July, 2002
State of Illinois
County of Cook

I, the undersigned a NOTARY PUBLIC in and for said county in the State aforesaid, do hereby certify, that William E. Hetler, Senior Vice President, Heritage Community Bank who, he is personally known to me to be the same person whose name subscribed to the foregoing instrument appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his free voluntary act for the uses and purposes therein set forth. GIVEN under my hand and Notarial Seal the 11th day of July, 2002.

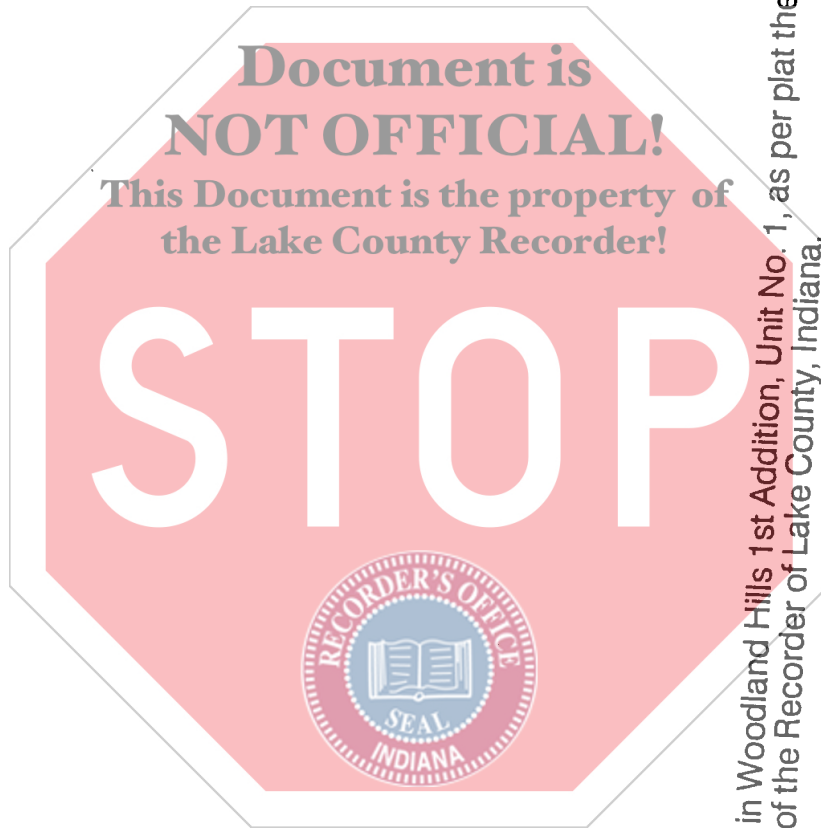
My Commission expires 12/15/05
[Signature]
Notary Public



This instrument Prepared by: Heritage Community Bank
9101 W. 159th St.

[Handwritten Signature]

Secor P. 920023703



Lot 15 in Woodland Hills 1st Addition, Unit No. 1, as per plat thereof, recorded in Plat Book 41 page 137, in the Office of the Recorder of Lake County, Indiana.