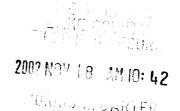


2002 105404



MORTGAGE SUBORDINATION AGREEMENT

COMES NOW, NATIONAL CITY, INDIANA, a national banking association with its principal offices located at 101 West Washington Street, Indianapolis, Indiana 46255

WITNESSETH:

wnich wa	VHEREAS, National City, Indiana has been granted by: <u>Dennis R. Higgins</u> ("Borrower") a certain mortgage Dated as duly recorded on <u>July 22, 1999</u> as Instrument # <u>99060890</u> of Book_on Page in the <u>Lake County Recorder's Office</u> a on certain real estate commonly known as:
134 E 73 ^r	d Ave., Merrillville, IN 46410; and,
W	VHEREAS, National City, Indiana, is hereby willing to subordinate National City, Indiana's Mortgage
	ortgage of National City Bank, its successors and/or assigns ("Mortgagee").
N	OW THEREFORE, in consideration of these premises National City, Indiana hereby agrees as follows:
1.	. That it consents to the filing of Mortgagee's Mortgage datedduly recorded
on	as Instrument # of Book on Page
in the	County Recorder's Office of Indiana which lien of Mortgagee is in the maximum

amount of Sixty seven thousand five hundred dollars and 00/00 (\$67,500.00), and,

2. The National City, Indiana's Mortgage shall be junior to and subordinate in priority to Mortgagee's Mortgage regardless of the date of recording unless Mortgagee's Mortgage is not duly perfected or becomes unenforceable for any reason and with the provision that this subordination is strictly limited to current advances under Mortgagee's Note(In the amount specified in Section 1 above) and does not subordinate National City, Indiana's Mortgage to future advances or other obligations of Borrower to Mortgagee.

the Lake County Recorder

National City, Indiana

By: Mame: Sharon E. Evanoff
Title: Asst. Vice President

STATE OF KENTUCKY

County of Jefferson

Before me, the undersigned, a Notary Public, in and for said County and State, this <u>4</u> day of <u>November 2002</u>, personally appeared <u>Sharon E. Evanoff, Asst. Vice President</u> of National City, Indiana and acknowledged the execution of the foregoing Mortgage Subordination Agreement.

Notary Public Shelia Ann Ford

My Commission Expires: County of Residence:

October 11, 2004 Jefferson

This instrument prepared by Gail Denton, Loan Coordinator, National City, Kentucky

SS

Please return to: NATIONAL CITY, 300 SO. MADISON AVE. #640D GREENWOOD, IN 46142

HOLD FOR FIRST AMERICAN TITLE

10.00

FA