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mts # 2003073872

SUBORDINATION AGREEMENT

KNOW BY ALL MEN THESE PRESENTS: In consideration of \$1.00 and other good and valuable considerations, THE FIFTH THIRD BANK of 38 Fountain Square Plaza Cincinnati, Ohio 45263, hereby agrees that it shall postpone and make junior and subordinate in all respects that certain mortgage executed by Kathleen M. Grommet, to Fifth Third Bank in the amount of \$20,000.00 March 20th 2002, in the records Lake County IN records, In recording reference: Document Number 2002038160 in favor of a mortgage executed by Kathleen M. Grommet in the amount of \$106,500.00 in favor of The Fifth Third Bank, which mortgage covers real estate described in Exhibit "A" attached hereto and made a part hereof.

This agreement shall continue in full force and effect so long as Kathleen M. Grommet, shall be indebted to Bank.

This Agreement shall be binding upon and inure to the benefit of the respective heirs, executors, successors, and assigns of Bank.

WITNESSES

THE FIFTH THIRD BANK

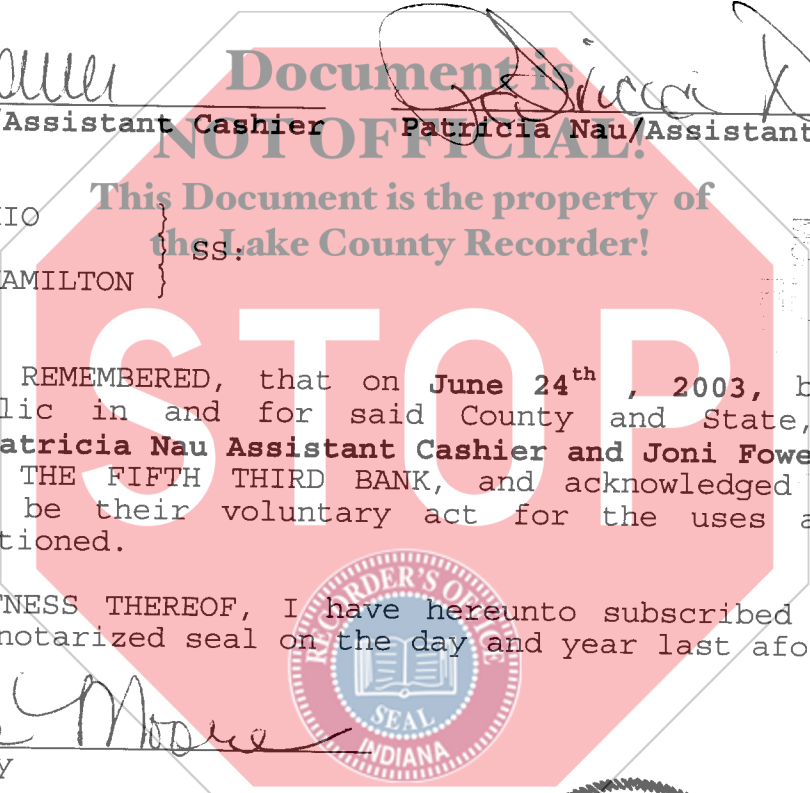
Joni Fowee
Joni Fowee/Assistant Cashier

Patricia Nau
Patricia Nau/Assistant Cashier

STATE OF OHIO

COUNTY OF HAMILTON

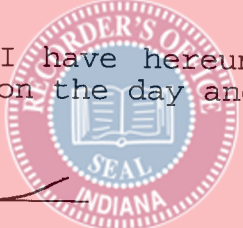
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BE IT REMEMBERED, that on June 24th, 2003, before me, a Notary Public in and for said County and State, personally appeared Patricia Nau Assistant Cashier and Joni Fowee, Assistant Cashier of THE FIFTH THIRD BANK, and acknowledged the signing thereof to be their voluntary act for the uses and purposes therein mentioned.

IN WITNESS THEREOF, I have hereunto subscribed my name and affixed my notarized seal on the day and year last aforesaid.

Denise Moore
Notary



THIS INSTRUMENT WAS PREPARED BY
Kathryn Chapel
Please return to Lenders Services Inc.
700 Chemungton Pkwy
Columbus, PA 15108
IL#23-8620791



DENISE MOORE
Notary Public, State of Ohio
My Commission Expires June 8, 2005

#90165569
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2003 JUN 24

FILED FOR RECORDING
LAKELAND COUNTY, OHIO

File Number: 90701202

FULL LEGAL

Exhibit "A" to

Land referred to in this commitment is described as all that certain property situated in the County of LAKE and state of IN and being described in a deed dated OCT-04-1996, and recorded OCT-10-1996, among the land records of the County and state set forth above and referenced as follows: Book 42 and Page 14. The following described real estate in Lake County in the State of Indiana, to wit: Lot 15 in Heritage Estates Addition, Unit 4 to the Town of Byer, as per plat thereon, recorded in plat book 42, page 14, in the Office of the Recorder of Lake County, Indiana. Tax ID# 12-14-0132-0015 Recording Date: OCT-10-1996.

Execution date: OCT-04-1996

Tax ID # 12-14-0132-0015
KATHLEEN M. GROMMET

