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SUBORDINATION AGREEMENT

10401 0006

KNOW ALL MEN BY THESE PRESENTS THAT:

MEMBERS ADVANTAGE CREDIT UNION, AS PRESENT LEGAL HOLDER AND OWNER OF THAT CERTAIN MORTGAGE, EXECUTED BY MARY V. JAROSZ TO MEMBERS ADVANTAGE CREDIT UNION, AS MORTGAGEE, IN THE AMOUNT OF TWENTY-FIVE THOUSAND AND 00/100 (\$25,000.00) DATED FEBURARY 28, 2003 AS INSTRUMENT NUMBER 2002-024888 AND IS DESCRIBED AS FOLLOWS:

\*\*\*SEE ATTACHED LEGAL DESCRIPTION\*\*\*

FOR A VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, HAS AND BY THESE PRESENTS DOES WAIVE THE PRIORITY OF THE LIEN OF SAID MORTGAGE INSOFAR AS THE FOLLOWING DESCRIBED MORTGAGE IS CONCERNED BUT NOT OTHERWISE:

THAT CERTAIN MORTGAGE DATED 9-24-03 BY MARY V. JAROSZ AS MORTGAGOR TO CU MEMBERS MORTGAGE SECURING PAYMENT OF A NOTE IN THE AMOUNT OF ONE HUNDRED THOUSAND FIVE HUNDRED FIFTY AND 00/100 (\$100,550.00) AND RECORDED BY INSTRUMENT NUMBER 2003 104473

THE UNDERSIGNED, MEMBERS ADVANTAGE CREDIT UNION, HEREBY CONSENTING THAT THE LIEN OF THE MORTGAGE FIRST ABOVE DESCRIBED BE TAKEN SECOND AND INFERIOR TO THE MORTGAGE LAST ABOVE DESCRIBED.

WITNESS MY HAND AND SEAL THIS 18<sup>TH</sup> DAY OF SEPTEMBER 2003.

MEMBERS ADVANTAGE CREDIT UNION:

*Susan M. Gulstrom*  
SUSAN M. GULSTROM, SR. LOAN OFFICER

STATE OF INDIANA  
COUNTY OF LAPORTE

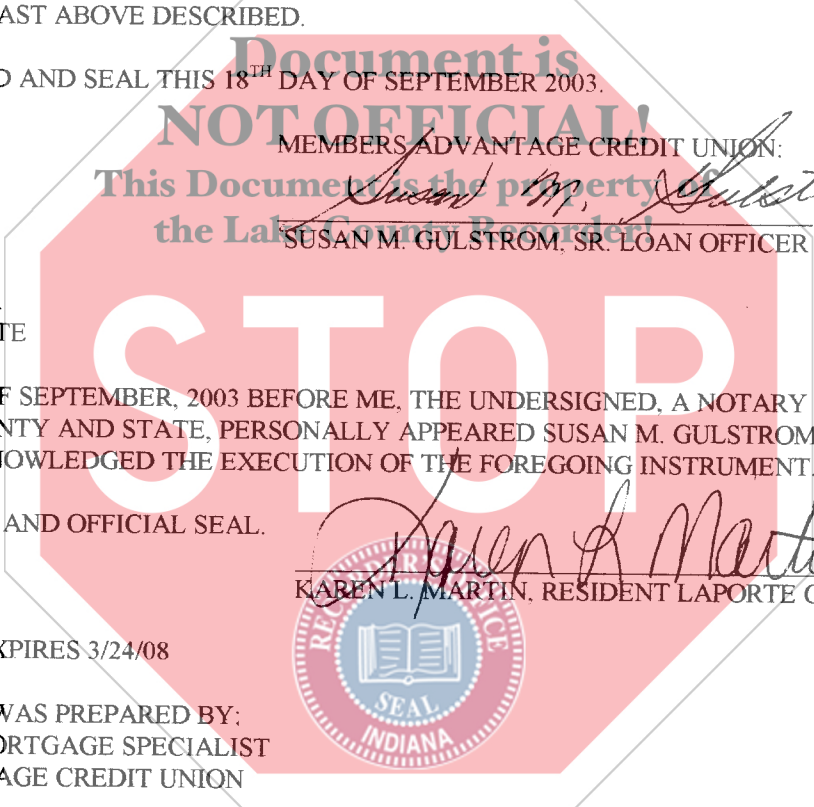
ON THIS 18<sup>TH</sup> DAY OF SEPTEMBER, 2003 BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, PERSONALLY APPEARED SUSAN M. GULSTROM, SR. LOAN OFFICER AND ACKNOWLEDGED THE EXECUTION OF THE FOREGOING INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL.

*Karen L. Martin*  
KAREN L. MARTIN, RESIDENT LAPORTE COUNTY

MY COMMISSION EXPIRES 3/24/08

THIS INSTRUMENT WAS PREPARED BY:  
JANE R. SCHULZ, MORTGAGE SPECIALIST  
MEMBERS ADVANTAGE CREDIT UNION



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No: 920036924

## LEGAL DESCRIPTION

A part of the Southeast Quarter of Section 30, Township 36 North, Range 7 West of the Second Principal Meridian, lying South of the right of way of the Pittsburgh, Fort Wayne and Chicago Railroad Company, East of the stream known as Carother's Bayou, and North of the centerline of Ridge Road, and more particularly described as follows: Beginning at a point on the Northerly line of Ridge Road, and 191 feet Easterly from the stream known as Carother's Bayou, said line being measured on the Northerly line of Ridge Road, and 30 feet from the center line thereof; thence Southeasterly along the Northerly line of Ridge Road 65 feet to the Southwest corner of a tract of land conveyed by Karl G. Nilsen and wife, to Lester Tackett and Margaret Tackett, his wife; by deed dated February 19, 1941 and recorded December 12, 1941 in Deed Record 646 page 182; thence Northerly along Westerly boundary line of said Tackett's tract of land 150 feet to the Northwest corner thereof this point being also the Northeast corner of tract of land conveyed by Karl G. Nilsen and wife to Stanley Stokes and Mary E. Stokes, his wife, by Deed dated June 18, 1937 and recorded June 23, 1937 in Deed Record 566 page 490; thence Northwesterly along the Northerly boundary line of said Stokes' tract of land and the extension thereof on a straight line 61.93 feet to the point, thence Southwesterly 150 feet to the place of beginning, in the City of Hobart, Lake County, Indiana.

