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SUBORDINATION AGREEMENT

2003 107853

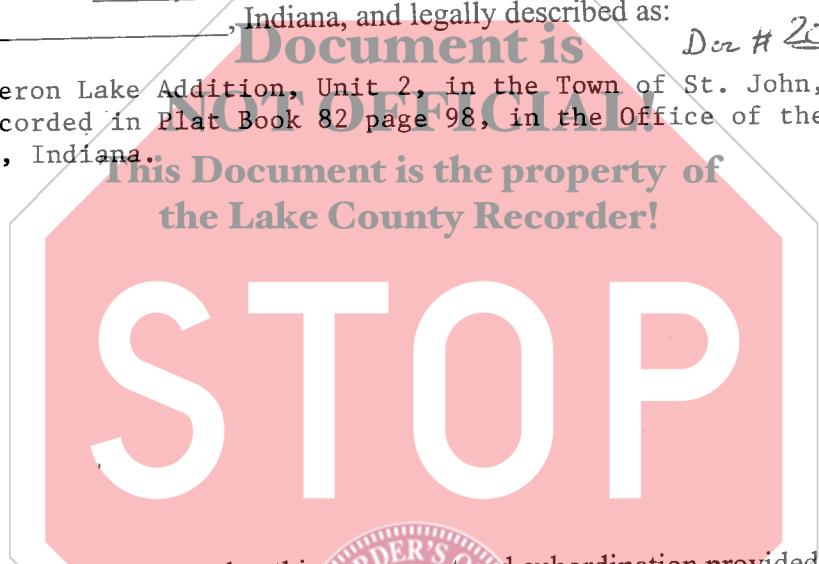
Whereas, Todd D. Iwema and Leslie E. Rossa, now by marriage, Leslie E. Iwema (hereinafter called the "debtor"), is desirous of borrowing money and otherwise acquiring the extension of credit from Bank Calumet, NA Mortgage Loans, located in 10322 Indianapolis Blvd, Highland, Indiana 46322 (hereinafter called the "Lender"). And whereas, the Lender, as a condition to it loaning money to the Debtor, has demanded that the undersigned as a creditor of the debtors, subordinate his or their debt or claim to the debt or claim of the Lender.

Now therefore, as an inducement to said lender to loan money and/or extend credit to said debtor, and in consideration of a mortgage loan to be made to said Debtor by said Lender, the undersigned agrees that a certain mortgage of the Debtor to the undersigned creditor, which shall be evidenced by a Real Estate Mortgage dated May 01, 2003, in the amount of \$3,015.00 and as identified as document # 2003 057502 as recorded in Lake County, Indiana; shall be and is hereby subordinated to the mortgage debt of said Lender. Mortgage of said Lender shall be evidenced by a mortgage document dated SEPTEMBER 24, 2003, in the amount of \$ 152,500.00 on property located at 8222 knickerbocker Pl., St. John, Indiana, and legally described as:

Doc # 2003 107853

Lot 42 in Heron Lake Addition, Unit 2, in the Town of St. John, as per plat thereof, recorded in Plat Book 82 page 98, in the Office of the Recorder of Lake County, Indiana.

SOUTHSHORE TITLE LLC 9/00.3/4/1



Moreover, the undersigned agrees that this agreement and subordination provided for herein shall be equally effective in case of the death, incompetency, dissolution, liquidation or insolvency of, or the institution of bankruptcy or receivership proceeding against the Debtor, or the administration or the property or affairs of said Debtor, arising from or in the connection with bankruptcy, receivership, liquidation, assignment or other like proceedings, and in any case, said Lender shall be subrogated to, and entitled to file claims for, the and other liabilities of said Debtor to the undersigned, and shall be entitled to all dividends or other payments made therein, to be taken and applied by said Lender as payment in gross upon its said debts and liabilities until the same shall have been paid in full, provided, however, that upon the full payment of the debts and liabilities of said Lender, the undersigned shall be subrogated (to the extent such dividends and other payments are applied on the debts and liabilities of said Lender)

SOUTHSHORE TITLE LLC
11055 BROADWAY
CROWN POINT, IN 46307

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SUBORDINATION AGREEMENT (cont.)

debts and liabilities of said Lender, the undersigned shall be subrogated (to the extent such dividends and other payments are applied on the debts and liabilities of said Lender) To the debts and liabilities of said Lender and entitled to all dividends and other payments thereafter made thereon.

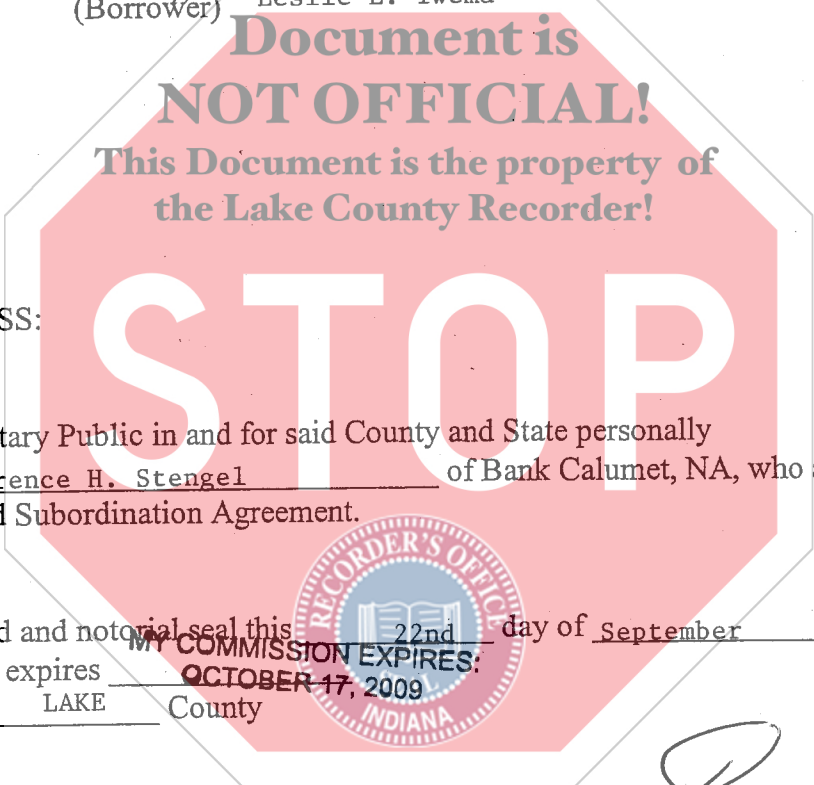
Dated and Executed at Hammond, Indiana, this
22nd day of September, 2003

BANK CALUMET, NA

By: [Signature]
LAWRENCE H. STENGEL, SR. VICE PRESIDENT

Acknowledged by: Todd D. Iwema
(Borrower) Todd D. Iwema

Leslie E. Iwema
(Borrower) Leslie E. Iwema



State of Indiana)
)SS:
County of Lake)

Before me, a Notary Public in and for said County and State personally appeared Lawrence H. Stengel of Bank Calumet, NA, who acknowledged the execution of said Subordination Agreement.

Witness my hand and notarial seal this 22nd day of September, 2003.
My commission expires OCTOBER 17, 2009
Resident of LAKE County

Signature [Signature]
Printed Name Sonia Osorio