

SUBORDINATION AGREEMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS THAT:

CENTIER BANK, present legal holder of that certain mortgage dated January 29th, 2003 in the amount of \$25,500.00, executed by Florzell Hawkins Jr., as mortgagor, to CENTIER BANK as mortgagee, recorded on February 29th, 2003, as Document Number 2003 013894 in the records of Lake County, Indiana concerning the real property located in Gary Indiana, described as follows:

LOT 4 AND LOT 5, EXCEPT 95 FEET BY PARALLEL LINES OFF THE EAST SIDE THEREOF, IN BLOCK "D" IN SUBDIVISION CRUMPACKER LAKE VIEW ADDITION, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 15, PAGE 27, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

for good and valuable consideration received, has and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

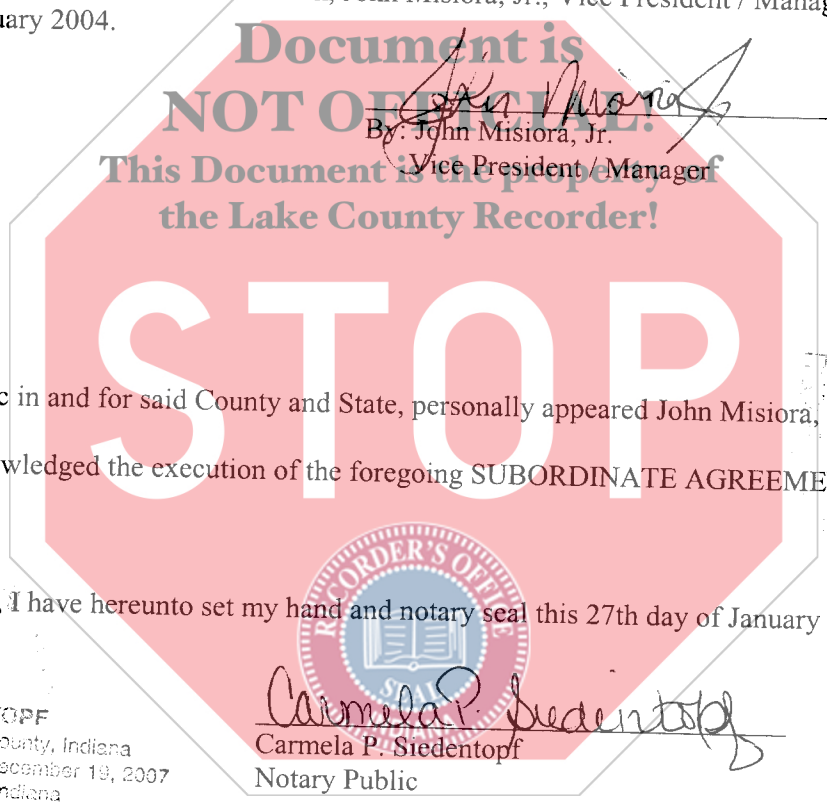
That certain Mortgage dated Feb 5, 2004, by Florzell Hawkins Jr., Mortgagor to Mercantile National Bank as Mortgagee securing payment of a note in the amount of \$163,000.00 dated _____, as Document Number _____, recorded in Lake County, Indiana.

The undersigned, **CENTIER BANK**, hereby consenting that the lien of the mortgage first described be taken as second and inferior to the mortgage last above described.

In WITNESS WHEREOF, an officer of Centier Bank, John Misiora, Jr., Vice President / Manager has hereunto set his hand this 27th day of January 2004.

Mortgage # 2004-014619

2004 014620



By: John Misiora, Jr.
Vice President / Manager

STATE OF INDIANA
COUNTY OF LAKE

Before me, a Notary Public in and for said County and State, personally appeared John Misiora, Jr., an officer of Centier Bank and acknowledged the execution of the foregoing SUBORDINATE AGREEMENT OF MORTGAGE.

IN WITNESS WHEREOF, I have hereunto set my hand and notary seal this 27th day of January 2004.

CARMELA P. SIEDENTOPF
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires December 19, 2007
Resident of Lake County, Indiana

Carmela P. Siedentopf
Carmela P. Siedentopf
Notary Public

Stewart Title Services
of Northwest Indiana
The Pointe
5521 W. Lincoln Hwy.
Crown Point, IN 46307

Commission expires: 12-19-07
County of residence: Lake

Document prepared by: Lisa Pensinger, Loan Processor

11.00 Km

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2004 FEB 27
LAKE COUNTY
FILED FOR RECORDING