

**Subordination Agreement
Of Mortgage**

KNOW ALL MEN BY THESE PRESENTS THAT:

MERCANTILE NATIONAL BANK, as present legal holder and owner of that certain Mortgage dated 1-10-2003, executed by Russell J. & Kathleen A. Bach, as Mortgagors, to MERCANTILE NATIONAL BANK, as Mortgagee, recorded as Document No. 2003-008562 in the records of Lake County, Indiana, and concerning the real property in Lake County described as follows:

LOT 30 IN PLAT OF CORRECTION OF ROBINS NEST UNIT 1, AN ADDITION TO THE TOWN OF CEDAR LAKE, AS PER PLAT THEREOF, RECORDED MARCH 25, 1996 IN PLAT BOOK 80 PAGE 35, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

For and in consideration of the sum of Ten Dollars and other Valuable Consideration, to him in hand paid, the receipt of which is hereby acknowledged, 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 April 13, 2004, by Russell J. & Kathleen A. Bach, as Mortgagor to GriffitLake Mortgage, as Mortgagee, securing payment of a note in the amount of \$160,000.00, dated 4/13/2004, with interest from the date hereof on unpaid principal at the rate of 5.75% per annum; principal and interest payable in installments of \$ 1339.96, on the 1st day of every month beginning 6-1-2004, and continuing until 5-1-2034, on which date the entire balance of principal and interest remaining unpaid shall be due and payable.

The undersigned Geraldine Kottka, hereby consenting that the lien of the Mortgage first above described be taken as second and inferior to mortgage last above described.

WITNESS his hand and seal this 5TH day of April, 2004.

ATTEST:

MERCANTILE NATIONAL BANK OF INDIANA

Melissa N. Villegas

By: [Signature]

Loan Processor

A.V.P.

(Title)

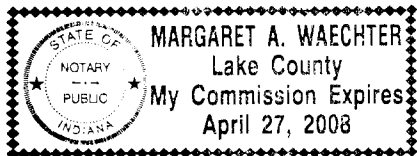
(Title)

STATE OF INDIANA)
COUNTY OF LAKE)



Before me a Notary Public in and for said County and State, personally appeared Melissa N. Villegas and Geraldine Kottka, respectively, and acknowledged the execution of the foregoing SUBORDINATE AGREEMENT OF MORTGAGE.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal this 5th day of April, 2004.



Margaret A. Waechter
MARGARET A. WAECHTER

COMMUNITY TITLE COMPANY
FILE NO L 28320

2004-032645

FILED FOR RECORDING
LAKE COUNTY
INDIANA

Notary 2004-032645

12.00 km