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SUBORDINATION AGREEMENT

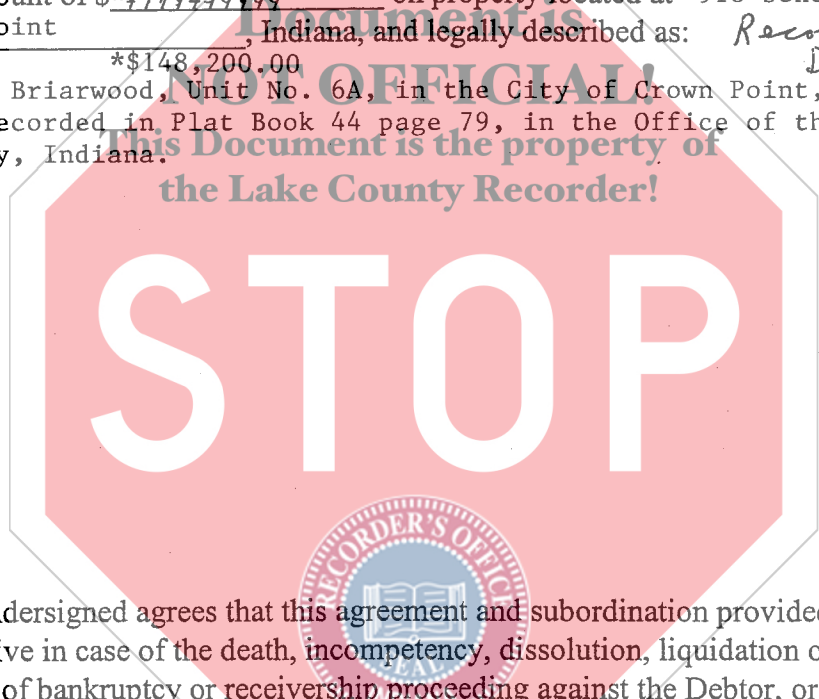
Whereas, Slavko Veljanoski and Marija Veljanoski, husband and wife (hereinafter called the "debtor"), is desirous of borrowing money and otherwise acquiring the extension of credit from Chase Manhattan Mortgage Corp, located in 15341 S. 94th Ave. Orland Park, IL. 60462 (hereinafter called the "Lender"). 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.

2004-036685

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 June 17, 2003, in the amount of \$12,000.00 and as identified as document # 2003 070779 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 4.26.04, 2004, in the amount of \$*147,250.00 ----- on property located at 918 Seneca Dr., Crown Point, Indiana, and legally described as: Recorded 5.5.04 Doc # 2004-036684

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

*\$148,200.00
Lot 186 in Briarwood, Unit No. 6A, in the City of Crown Point, as per plat thereof, recorded in Plat Book 44 page 79, in the Office of the Recorder of Lake County, Indiana.



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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

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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
19th day of April, 2004

BANK CALUMET, NA

By: [Signature]
Lawrence H. Stengel

Acknowledged by: _____
(Borrower) Slavko Veljanoski

(Borrower) Marija Veljanoski

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the Lake County Recorder!

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 19th day of April, 2004.
My commission expires MY COMMISSION EXPIRES.
Resident of LAKE County OCTOBER 17, 2009



Signature [Signature]
Printed Name Sonia Osorio

Prepared By: Lawrence H. Stengel