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MORTGAGE SUBORDINATION AGREEMENT

COMES NOW, NATIONAL CITY BANK, INDIANA, a national banking association with its principal offices located at 101 West Washington Street, Indianapolis, Indiana 46255

WITNESSETH:

WHEREAS, National City Bank, Indiana, has been granted by

Donald E. Millington

("Borrower(s)") a certain mortgage dated 9/15/03 which was duly recorded on 9/30/03, as Instrument # 2003104258, Record No. _____, on Page _____ in the Lake County Recorder's Office Indiana, on certain real estate commonly known as:

472 S MAIN ST CROWN POINT

IN 46307

WHEREAS, National City Bank, Indiana, is hereby willing to subordinate National City Bank, Indiana's, Mortgage to the Mortgage of GMAC Bank its successors and/or assigns ("Mortgagee").

NOW THEREFORE, in consideration of these premises National City Bank, Indiana, hereby agrees as follows:

1. That it consents to the filing of Mortgagee's Mortgage dated 4/6/04 duly recorded on _____ as Instrument # _____ of Book _____ on Page _____ in the Lake County Recorder's Office of Indiana which lien of Mortgagee is in the maximum amount of One Hundred Seventy-Eight Thousand Dollars and No Cents (\$178,000.00), and,

2. The National City Bank, Indiana's, Mortgage shall be junior to and subordinate in priority to Mortgagee's Mortgage regardless of the date of recording unless Mortgagee's Mortgage is not duly perfected or becomes unenforceable for any reason and with the provision that this subordination is strictly limited to current advances under Mortgagee's Note (In the amount specified in Section 1 above) and does not subordinate National City Bank, Indiana's, Mortgage to future advances or other obligations of Borrower(s) to Mortgagee.



National City Bank, Indiana,

By: [Signature]

Name: Martin W. Lincoln

Title: Officer

STATE OF OHIO } SS County of Cuyahoga

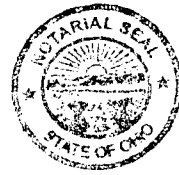
Before me, the undersigned, a Notary Public, in and for said County and State, this 7th day of April, 2004, personally appeared Martin W. Lincoln, Officer of National City, Indiana, and acknowledged the execution of the foregoing Mortgage Subordination Agreement.

My Commission Expires: February 14, 2005 County of Residence: Cuyahoga

[Signature] Notary Public: Pamela J. Stefanski

This instrument prepared by Diana Finnemore, National City Indiana. 4489298570175325 Please return to: NATIONAL CITY BANK, CLS 6750 Miller Road, Loc 01-7120 Brecksville OH 44141

STRATEGIC TITLE SERVICES 6629 W. Lincoln Hwy # 6 Crown Point, IN 46307 40017337



PAMELA J. STEFANSKI, Notary Public State of Ohio, Cuyahoga County My Commission Expires Feb. 14, 2005

CK# 6-610652 12.00/KM

EXHIBIT A

Parcel 1:

Part of the Northwest Quarter of the Southeast Quarter of Section 8; Township 34 North, Range 8 West of the 2nd Principal Meridian, described as follows: commencing at a point 272 feet North of the Southwest corner thereof and running thence East 170 feet; thence North 125 feet; thence West 170 feet; thence South 125 feet to the place of beginning, in the City of Crown Point, in Lake County, Indiana.

Parcel 1:

Part of the Northwest Quarter of the Southeast Quarter, Section 8, Township 34 North, Range 8 West of the 2nd Principal Meridian, described as: Commencing at a point 272 feet North of and 170 feet East of the Southwest corner thereof and running thence North 153 feet, thence East to the West line of East Street 153 feet, thence west to the place of beginning, except the North 76.5 feet thereof, in the City of Crown Point, Lake County, Indiana.

