SUBORDINATION AGREEMENT

Whereas on March 16, 1996 Michael Marciniec and Sandra Marciniec executed a mortgage described as follows:

Mortgage dated March 16, 1996 to Centier Bank, Commercial Loan Department, as Mortgagee, which mortgage was recorded as Document No. 96019347 record March 26, 1996 in the amount of \$200,000.00 in the Office of the Recorder of Lake County, Indiana and

Michael Marciniec and Sandra Marciniec executed a mortgage to M & I Bank FSB, ISAOA., as Mortgagee, which mortgage was dated May 5, 2004 in the amount of \$42,000 and recorded under certain document number.

Now, therefore in consideration of One Dollar (\$1.00) and other good and valuable considerations, the receipt whereof is hereby acknowledged, the aforesaid Centier Bank Commercial Loan Department, does hereby subordinate its aforesaid \$200,000.00 lien M & I Bank FSB, ISAOA., \$42,000 mortgage, and to all advances made and to be made under the provisions of said mortgage and the note secured thereby and to all the terms and provisions therein.

Witness my hand this day of May

This Docum Centier Bank property

the Lake County Record

Vice President

State of Indiana SS: County of Lake

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Jack Esala and acknowledged the execution of the foregoing Subordination Agreement as his free and voluntary act and deed for the uses and purposes therein set forth. Elaine Van Denburgh

County of Residence: Lake

My Commission Expires: 8/29/09

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