

SUBORDINATION AGREEMENT

THIS AGREEMENT, is made this 14th day of MAY 2004, between DANIEL J REGAN and EARLINE A REGAN, Husband and Wife, hereinafter referred to as "Owners", who reside at 608 FISHER PL MUNSTER IN 46321 and **BankFinancial FSB**, herein after referred to as "Mortgagee".

WITNESSETH:

WHEREAS, the Owners are indebted to Mortgagee in the principal amount of TWENTY THREE THOUSAND DOLLARS (\$23,000.00) which indebtedness is secured by a certain Mortgage made by Owners to Mortgagee dated DECEMBER 28 2002 and recorded on FEBRUARY 24 2003, in the Office of the Recorder of Deeds in LAKE County, Indiana, as Document No. 2003019337, and covering the following real property described as follows: LOT 13 IN BLOCK 9 IN RUETH'S ESTATES SECOND ADDITION TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 43 PAGE 57, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Commonly known as: 608 FISHER PL MUNSTER IN 46321

Permanent Index Number: 18-28-360-11000

AND WHEREAS, Owners have borrowed the sum of NINETY FIVE THOUSAND DOLLARS (\$95,000.00) dollars from BankFinancial FSB, secured by a Mortgage on the real property described above, which Mortgage is dated MAY 14 2004 AND recorded on, in the Office of the Recorder of Deeds, in LAKE County, Indiana, as Document No. 2004-046323

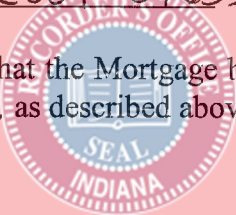
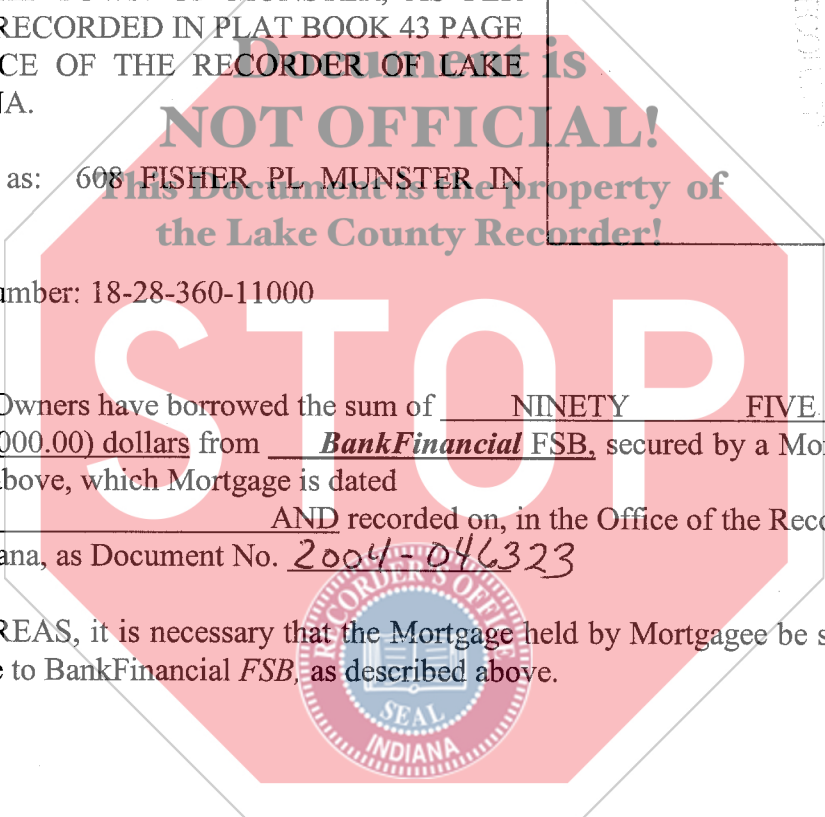
AND WHEREAS, it is necessary that the Mortgage held by Mortgagee be subordinate to the lien of the Mortgage to BankFinancial FSB, as described above.

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MORTGAGE
RECORDING

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OFFICE OF RECORDER
LAKE COUNTY
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NOW THEREFORE, in consideration of the above terms and provisions, the parties agree as follows:

1. Mortgagee hereby consents and agrees with Owners that the Mortgage held by BankFinancial, FSB shall be subject and subordinate to the lien of the Mortgage made to BankFinancial, FSB in the Office of the Recorder of Deeds in LAKE County, Indiana, dated MAY 14, 2004 in the amount of \$95,000.00 as Document No. _____.
2. For the sum of TEN AND NO/100 Dollars (\$10.00) and other good and valuable consideration, receipt of which is hereby acknowledged, Mortgagee agrees to subordinate the Mortgage held by it to the Mortgage made to BankFinancial FSB
3. This Agreement shall be binding upon and inure to the benefit of the parties respective successors and assigns.

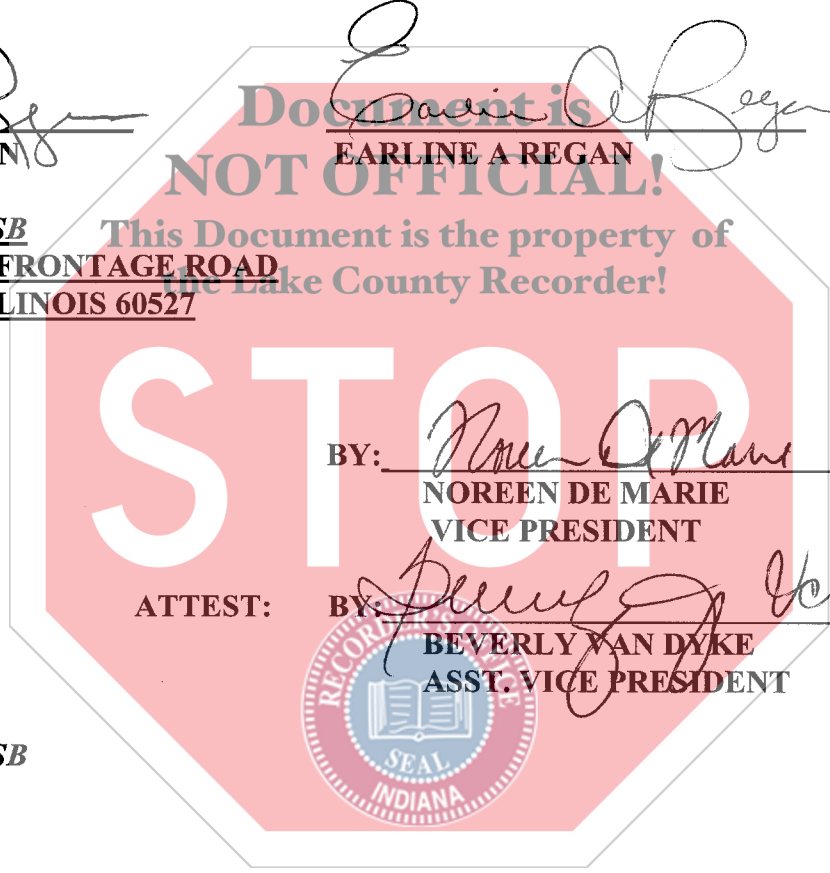
IN WITNESS WHEREOF, the Parties have executed this Agreement as of the day and year first written above.

OWNERS:

DANIEL J. REGAN


EARLINE A. REGAN

MORTGAGEE:
BankFinancial, FSB
15W060 NORTH FRONTAGE ROAD
BURR RIDGE ILLINOIS 60527



BY: 
NOREEN DE MARIE
VICE PRESIDENT

ATTEST: BY: 
BEVERLY VAN DYKE
ASST. VICE PRESIDENT

PREPARED BY:
BankFinancial, FSB

State of Indiana }
 } SS.
County of LAKE }

I, CAROL A. Hill, a Notary public in and for the County do hereby certify that DANIEL J REGAN AND EARLINE A REGAN personally appeared before me this day and acknowledged that they signed this document as their free and voluntary act for the uses and purposes therein set forth.

SUBSCRIBED AND SWORN TO before me this 14th day of May, 2004.

My Commission Expires: 7/9/05 Carol A. Hill
Notary Public



State of Illinois)
)
County of Cook)

I, FRANCESCA BECKHAM, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY, that NOREEN DE MARIE, personally known to me to be the Vice President of *BankFinancial*, F.S.B., formerly known to be ~~FINANCIAL FEDERAL TSB~~ and BEVERLY VAN DYKE, personally known to me to be the Asst. Vice President of said corporation whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Vice President and Asst. Vice President they signed and delivered the said instrument of writing as Vice President and Asst. Vice President of said corporation and caused the corporate seal to be affixed thereto pursuant to authority given by the Board of Directors of said corporation and their free and voluntary act, and as the free and voluntary act and deed of the corporation of the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 14TH day of MAY, 2004.



Francesca N. Beckham
Notary Public



This Instrument Prepared by:
After Recording Mail to:

BankFinancial, FSB
Loan Servicing Department
15W060 NORTH FRONATGE ROAD
BURR RIDGE ILLINOIS 60527