

SUBORDINATION AGREEMENT

KNOW BY ALL MEN THESE PRESENTS: In consideration of \$1.00 and other good and valuable considerations, **THE FIFTH THIRD BANK of 38 Fountain Square Plaza Cincinnati, Ohio 45263** ("Bank"), hereby agrees that it shall postpone and make junior and subordinate in all respects that certain mortgage executed by Michael Anthony McGuirk and Sharon K. McGuirk in the amount of **\$110,000.00** dated June 5, 2002 and recorded June 25, 2002 as instrument No.2002057435 in the office of the Recorder of Lake County, Indiana in favor of a mortgage executed by Michael Anthony McGuirk and Sharon K. McGuirk, in the amount of **\$114,500.00**, in favor of **Fifth Third Mortgage Co. 9400 S. Cicero Ave., Suite #301, Oak Lawn, Illinois 60453**, which mortgage covers real estate described in Exhibit "A" attached hereto and made a part hereof.

Recorded 3/1/2005 Document# 2005 014386

This agreement shall continue in full force and effect so long as Michael Anthony McGuirk and Sharon K. McGuirk to be indebted to Bank.

This Agreement shall be binding upon and inure to the benefit of the respective heirs, executors, successors, and assigns of Bank.

WITNESSES

Paris Parson
Paris Parson

Andrea Weekley
Andrea Weekley

THE FIFTH THIRD BANK

Barry Lange
Barry Lange
Asst. Cashier

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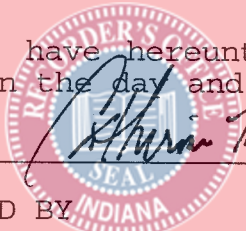
STATE OF Illinois }

COUNTY OF DuPage }

} SS:

BE IT REMEMBERED, that on February 11, 2005 before me, a Notary Public in and for said County and State, personally appeared Barry Lange as Asst. Cashier of THE FIFTH THIRD BANK, and acknowledged the signing thereof to be their voluntary act for the uses and purposes therein mentioned.

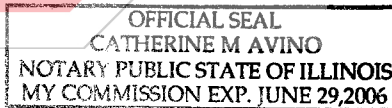
IN WITNESS THEREOF, I have hereunto subscribed my name and affixed my notarized seal on the day and year last aforesaid.



Catherine M Avino

Notary Public

THIS INSTRUMENT WAS PREPARED BY
Debra Dieken
IL#00854975158



FIFTH THIRD

9250482 FT

TICOR TITLE INSURANCE SO

2005 015416

2005 FEB 11 11 05 AM REC'D

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

158 FT

LEGAL DESCRIPTION OF PROPERTY

Borrower Name: Michael Anthony McGuirk, Sharon K McGuirk

Property Address: 8781 Park Lane, Saint John, IN 46373

Date: 02/16/05

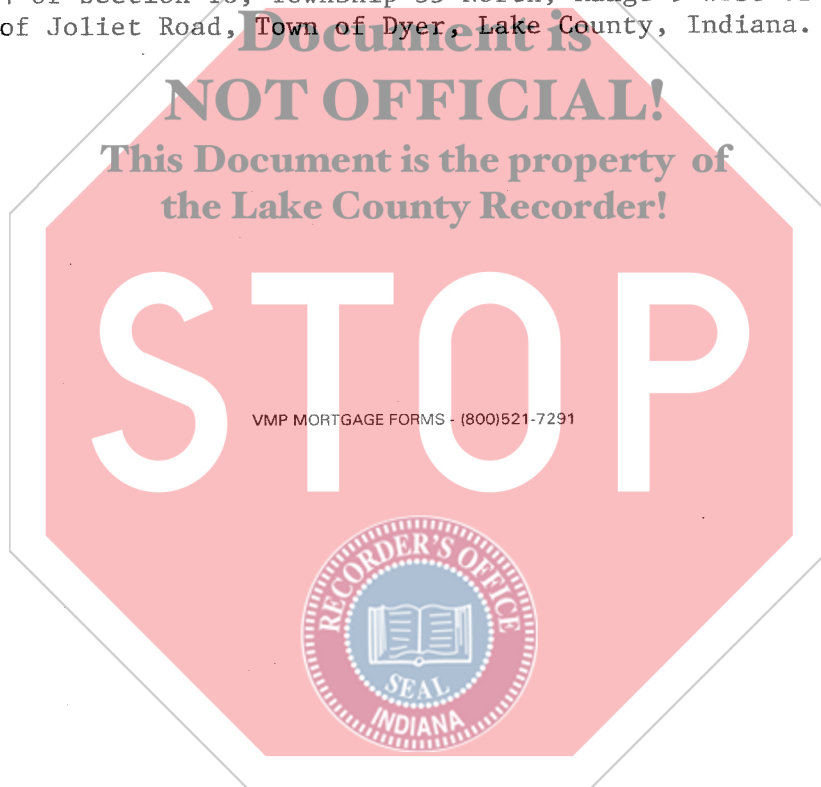
Property Description:

Parcel I:

Lot 66 in Lantern Woods Addition Unit 3, corrected plat, to the Town of St. John as per plat thereof, recorded in Plat Book 41 page 46, in the Office of the Recorder of Lake County, Indiana.

Parcel II:

The West 120 feet of the East 420 feet of that part of the Northeast 1/4 of the Northeast 1/4 of Section 18, Township 35 North, Range 9 West of the 2nd P.M., lying South of Joliet Road, Town of Dyer, Lake County, Indiana.



VMP -4034 (0106)

VMP MORTGAGE FORMS - (800)521-7291

6/01