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SUBORDINATION AGREEMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS THAT:

CENTIER BANK, present legal holder of that certain mortgage dated February 25th, 2005 in the amount of \$11,588.00, executed by James M. Gilliam and Dawn E. Gilliam, as mortgagors, to CENTIER BANK as mortgagee, recorded on March 7th, 2005, as Document Number 2005-016555 in the records of Lake County, Indiana concerning the real property located in Merrillville Indiana, described as follows:

LOT 10 IN THE RESUBDIVISION OF THE RESUBDIVISION OF LOTS 11 TO 27 IN BLOCK 5 AND A RESUBDIVISION OF LOTS 51 AND 52 IN BLOCK 5 IN LINCOLNWAY FARME, INC. "GREEN ACRES DEVELOPMENT," AS PER PLAT OF SAID RESUBDIVISION, RECORDED IN PLAT BOOK 26 PAGE 35, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, AND MORE COMMONLY ONLY KNOWN AS 3422 E. 74TH AVENUE, MERRILLVILLE, INDIANA.

for good and valuable consideration received, has and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage dated July 1, 2005, by James M. Gilliam and Dawn E. Gilliam, Mortgagors to Washington Mutual Bank as Mortgagee securing payment of a note in the amount of \$91,641.00 dated July 19, 2005, as Document Number 2005059921, recorded in Lake County, Indiana.

The undersigned, **CENTIER BANK**, hereby consenting that the lien of the mortgage first described be taken as second and inferior to the mortgage last above described.

In WITNESS WHEREOF, an officer of Centier Bank, John Misiara Jr., Vice President / Manager has hereunto set his hand this 18th day of July 2005.

Recording Requested by &
When Recorded Return To:
US Recordings, Inc.
2925 Country Drive Ste 201
St. Paul, MN 55117

STATE OF INDIANA
COUNTY OF LAKE

28476481
29732951-29732951

Before me, a Notary Public in and for said County and State, personally appeared John Misiara Jr., an officer of Centier Bank and acknowledged the execution of the foregoing SUBORDINATE AGREEMENT OF MORTGAGE.

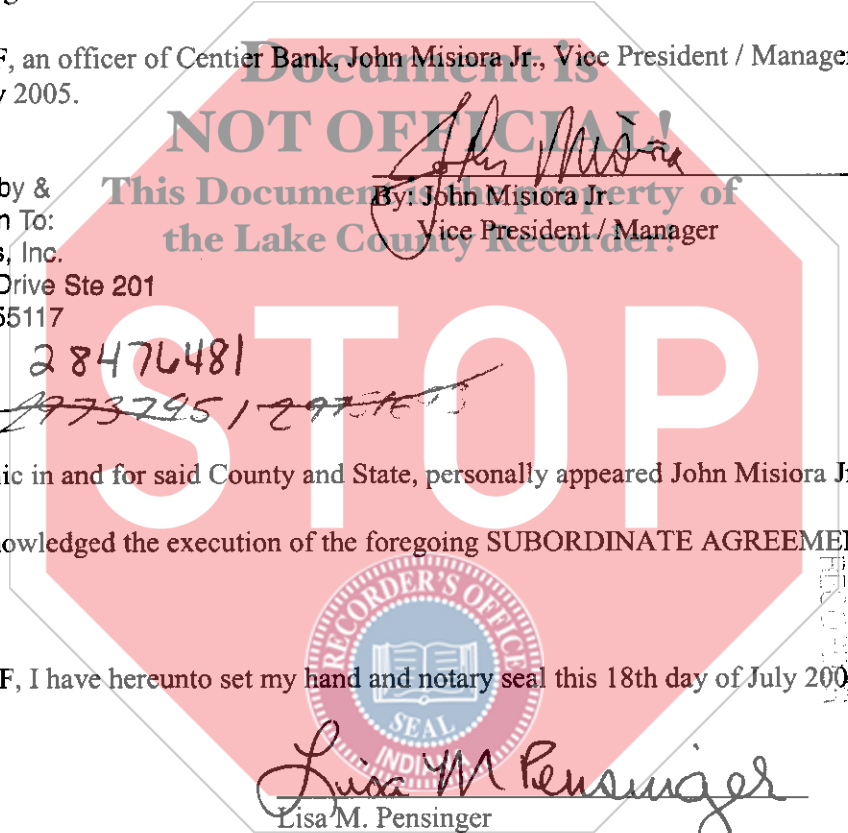
IN WITNESS WHEREOF, I have hereunto set my hand and notary seal this 18th day of July 2005.

Lisa M Pensinger
Lisa M. Pensinger
Notary Public

Commission expires: 02-11-12
County of residence: Lake

LISA M. PENSINGER
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires February 11, 2012
Resident of Lake County, Indiana

Document prepared by: John Misiara Jr., Vice President / Manager



2006 020784

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2006 MAR 13 PM 1:13
MERRILLVILLE, INDIANA

dk # 03607104
ck # 03547976
dk # 03609402
1900
BB

LEGAL ADDENDUM

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATE IN THE CITY OF MERRILLVILLE, COUNTY OF LAKE, AND STATE OF INDIANA, TO WIT:

LOT 10 IN THE RESUBDIVISION OF THE RESUBDIVISION OF LOTS 11 TO 27 IN BLOCK 5 AND A RESUBDIVISION OF LOTS 51 AND 52 IN BLOCK 5 IN LINCOLNWAY FARME, INC., "GREEN ACRES DEVELOPMENT," AS PER PLAT OF SAID RESUBDIVISION, RECORDED IN PLAT BOOK 26 PAGE 35, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, AND MORE COMMONLY ONLY KNOWN AS 3422 EAST 74TH AVENUE, MERRILLVILLE, INDIANA.

TAX ID #: 43-53-0024-0007

BY FEE SIMPLE DEED FROM DONALD L. PLUMB AND EILEEN B. PLUMB, HUSBAND AND WIFE AS SET FORTH IN INSTRUMENT NO. 633610, AND RECORDED ON 6/22/1981, LAKE COUNTY RECORDS.

THE SOURCE DEED AS STATED ABOVE IS THE LAST RECORD OF VESTING FILED FOR THIS PROPERTY. THERE HAVE BEEN NO VESTING CHANGES SINCE THE DATE OF THE ABOVE REFERENCED SOURCE.



Prescribed by the
State Board of Accounts
(2005)

County form 170

Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security number in attached document.
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.




Signature of Declarant

Ryan M Willeken
Printed Name of Declarant