

SUBORDINATION AGREEMENT

WHEREAS, Hecimovich Development, Inc, hereinafter called the Debtor, is desirous of borrowing money and otherwise acquiring the extension of credit from American Savings, FSB, located in Munster, IN, (hereinafter called the Lender), which borrowing is to be secured in part by a mortgage from AMB Financial Corporation to said lender, and whereas the lender, as a condition of its loaning money to said debtor has demanded that the undersigned Creditor subordinate their debt or claim to the debt or claim of the Lender.

NOW THEREFORE, as an inducement to said lender to loan money and/or extend credit to said debtor, the undersigned agrees that a certain mortgage identified as Document #2005 074609 recorded in Lake County, Indiana, from AMB Financial Corporation, to Hecimovich Development, Inc. shall be and is hereby subordinated to the mortgage debt of said Lender. The Mortgage debt of said lender shall be evidenced by a Mortgage document dated December 6, 2006 to be recorded in Lake County, Indiana, liening the property at 907-901 Veterans Lane, Crown Point, Indiana, and legally described as follows:

Recorded 12/12/2006 Document # ~~2006 108768~~ 2006 08777

Lot 202 in Silver Hawk - Phase Two, an Addition to the City of Crown Point, and amended by Affidavit and Certificate of Correction recorded December 26, 2002 as Document No. 2002 119558, as per plat thereof, recorded in Plat Book 92 page 42, in the Office of the Recorder of Lake County, Indiana.

Dated and executed at Lake County, Indiana this 6th day of December, 2006

AMB Financial Corporation
[Signature]
L. Green,
Senior Vice President

STATE OF INDIANA
CLERK OF SUPERIOR COURT
FILED
MICHAEL A. BROWN
RECORDER
2006 DEC 12 10 51 17

State of Indiana)
County of Lake)

Before me, a Notary Public in and for said County and State personally appeared L. Green, Senior Vice President of AMB Financial Corporation, and acknowledged the execution of the foregoing Subordination Agreement.
Witness my hand and Notarial Seal this 6th day of December, 2006.

[Signature]

Betty O'Rourke, Notary Public
My Commission Expires: January 9, 2008
Resident of : Lake County

"I affirm, under the penalties for perjury, that I have taken reasonable care to select each Social Security number in this document, unless required by law." Sandra Pyszczak

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