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STATE OF INDIANA
LAKE COUNTY
FILED TO RECORD

SUBORDINATION AGREEMENT
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THIS AGREEMENT, made as of this 10-18-99 by and between TMS Mortgage Inc., dba The Money Store, "Lienholder" and Mercantile Mortgage Company

WHEREAS, Earnest Acree and Joanne M. Acree, "Borrower" executed and delivered to First Metropolitan Builders of America, Inc. a mortgage dated March 6, 1998, in the amount of \$35,142.00 (Thirty-five thousand, one hundred forty-two dollars and no/100) and interest, which mortgage was recorded July 30, 1998 as Document No. 98058744, in Book xx, Page xx., which mortgage was assigned to Lienholder by assignment recorded July 30, 1998, as Document No. 98058745, in Book xx, Page xx, in Lake County, State of Indiana, covering the following described property, located in the aforesaid county and state, the "Property":

DESCRIBED MORE FULLY IN SAID MORTGAGE OF
NOT OFFICIAL!
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the Lake County Recorder!

WHEREAS, Borrowers executed and delivered to Mercantile Mortgage Company a mortgage on the above described Property dated 10-18-99 in the amount not to exceed \$68,500.00.

NOW THEREFORE, for good and valuable consideration, and in order to induce Mercantile Mortgage Company to advance funds upon its mortgage, Lienholder does hereby subordinate the lien of its mortgage to the lien of Mercantile Mortgage Company and all extensions, modifications and renewals thereof, and all advances and mandatory future advances thereunder, notwithstanding that the Lienholder's mortgage was executed and recorded prior to the execution and recordation of Mercantile Mortgage Company, and agrees that all right, title, lien and interest acquired, either by foreclosure proceedings or otherwise, under its mortgage shall be prior and superior to any and all rights, title, lien and interest heretofore and hereafter acquired by Lienholder under the Lienholder's mortgage.

H.A.A.
COMMERCIAL NETWORK
DOCUMENT # 9910984-03
LAKE COUNTY, IN 46001

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IN TESTIMONY WHEREOF, Lienholder has caused these presents to be executed the day and year first above written.

TMS Mortgage Inc., dba The Money Store

Debra Muller
Debra Muller, Witness

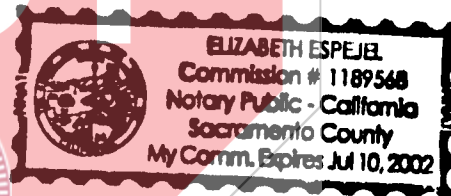
Lori Cornelius
Lori Cornelius, Assistant Vice President

State Of California
County of Sacramento

On 10-6-99, before me, ELIZABETH ESPEJEL, a notary public, personally appeared Lori Cornelius, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) are subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person(s), or the entity upon behalf of which the/they person(s) acted, executed the instrument.

Witness my hand and official seal.

Elizabeth Espejel
Notary Public



Loan No.: 0074018961
Borr: Acree
Escrow:



This Document Prepared By:

Brett Summitt
Brett Summitt

Document Prepared by, and when Recorded mail to:
For The Money Store
4837 Watt Avenue
North Highlands, CA 95660

2