SUBORDINATION AGREEMENT

Whereas, Kevin L. Lewis and Renee F. Samano, now known as Renee F. Lewis (hereinafter called the "debtor"), is desirous of borrowing money and otherwise acquiring the extension of credit from

COUNTRYWIDE HOME LOANS

Indianapolis "Lender".

located in 9106 N. MERIDIAN, Suite 100

(hereinafter called the Indiana 46260 And whereas, the lender, as a condition to it loaning money to the debtor, has demanded that the undersigned as creditor of the debtors, subordinate his or 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, and in consideration of a mortgage loan to be made to said Debtor by said Lender, the undersigned agrees that a certain mortgage of the Debtor to the undersigned creditor, which shall be evidenced by a Real Estate Mortgage dated August 08, 1997, in the amount of \$26,289.12 and as identified as document # 97056283 as recorded in Lake County, Indiana; shall be and is hereby subordinated to the mortgage debt of said lender. Mortgage of said lender shall be evidenced by a 20, 19 2000 in the amount of mortgage document dated October \$ 96,000.00 on property located at13920 Orchard Dr., Cedar Lake Indiana, and legally described as:

Lot 6 in Orchard Hill Subdivision to the Town of Cedar Lake, as per plat " thereof, recorded in Plat Book 49, Page 115, in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 13920 Orchard Dr., Cedar Lake, IN. 46303

Moreover, the undersigned agrees that this agreement and subordination provided for herein shall be equally effective in case of the death, incompetecy, dissolution, liquidation or insolvancy of, or the institution of bankruptcy or receivership proceeding against the Debtor, or the administration or the property or affairs of said Debtor arising from or in the connection with bankruptcy, receivership, liquidation, assignment or other like proceedings, and in any case, said Lender shall be subrogated to, and entitled to file claims for, the and other liabilities of said Debtor to the undersigned, and shall be entitled to all dividends or other payments made therein, to be taken and applied by said Lender as payment in gross upon its said debts and liabilities until the same shall have been paid in full, provided, however, that upon the full payment of the debts and liabilities of said Lender, the undersigned shall be

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subrogated (to the extent such dividends and other payments are applied on the debts and liabilities of said Lender) to the debts and liabilities of said Lender and entitled to all dividends and other payments thereafter made thereon.

Dated and executed at Hammond, Indiana, this

batta and thebatta as manufacture, and
18th day of October . 19 2000
BANK CALUMET, NATL. (ASSN. By:
This Document is the property of
Acknowledged by: Keur A beurs
(Borrower) Renee F. Samano, now known as Renee F. Lewis
State of Indiana)
County of Lake)
Before me, a Notory Public in and for said County and State personally appeared Lawrence H. Stengel of
Bank Calumet, Natl. Assn., who acknowledged the execution of said subordination agreement.
Witness my hand and notorial seal this 18th day
of October , 19 2000 by Commission Expires: My commission expires February 12, 2007 Resident of LAKE , County
Signature June M. Dune (seal)
Printed Name Janice M. Stewart