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SUBORDINATION AGREEMENT

MERIDIAN, IN 46110

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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, located in 9106 N. MERIDIAN, Suite 100 Indianapolis, Indiana 46260 (hereinafter called the "Lender". And whereas, the lender, as a condition to it loaning money to the debtor, has demanded that the undersigned as a creditor of the debtors, subordinate his or their debt or claim to the debt or claim of the Lender.

pty # 2000 079 227

Document is NOT OFFICIAL

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 mortgage document dated October 20, 2000, in the amount of \$96,000.00 on property located at 13920 Orchard Dr., Cedar Lake, Indiana, and legally described as :

2000 079 228

STATE OF INDIANA

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, incompetency, dissolution, liquidation or insolvency 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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