

**SUBORDINATION AGREEMENT
HOLD FOR MERIDIAN TITLE CORP**

FIFTH THIRD BANK, 701 East 83rd Ave, Merrillville, IN 46410, agrees that the debt evidenced by the Mortgage given by Eric A. Williams, to Fifth Third Bank, recorded November 21, 2000, as Document Number 2000-085092, Lake County Records, is subordinated to GMAC, mortgage given by Eric A. Williams, to GMAC P.O. Box 57003, Irvine, Ca. 92619, that being recorded on _____, 2002 as Document Number 2002-012581, Lake County Records.

2002-012582

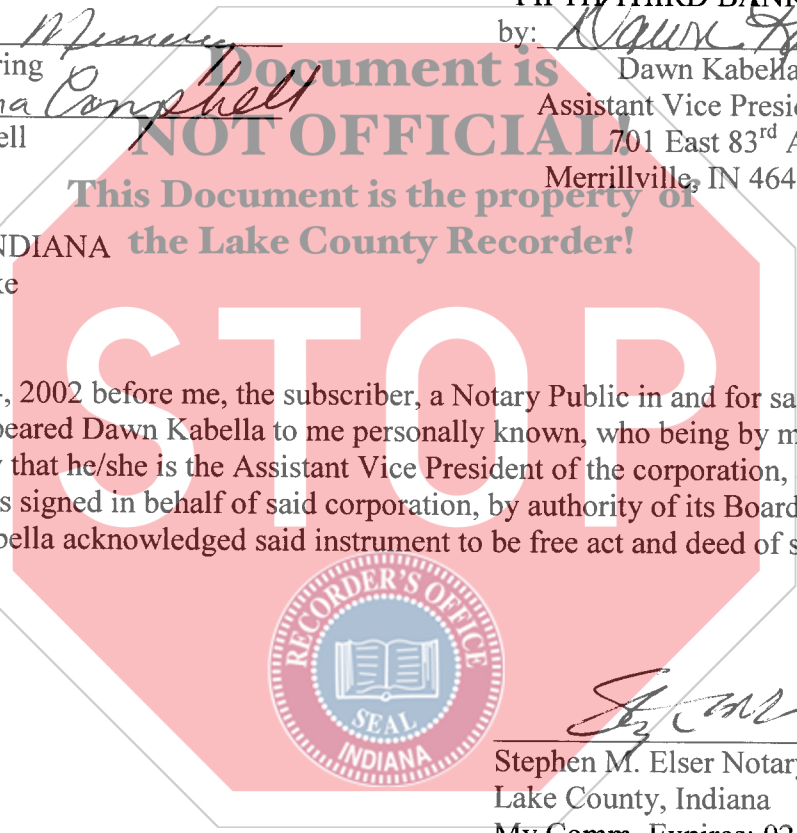
The land affected by those Mortgages and this subordination agreement is the following:

Property Address: 6400 Garfield St., Merrillville, In. 46410
Tax Code: 15-0199-0006-08

Witnesses

Nancy Memering
Nancy Memering
Lorna Campbell
Lorna Campbell

FIFTH THIRD BANK
by: Dawn Kabella
Dawn Kabella
Assistant Vice President
701 East 83rd Ave
Merrillville, IN 46410



STATE OF INDIANA
County of Lake

On January 24, 2002 before me, the subscriber, a Notary Public in and for said county, personally appeared Dawn Kabella to me personally known, who being by me duly sworn, did say that he/she is the Assistant Vice President of the corporation, and that said instrument was signed in behalf of said corporation, by authority of its Board of Directors and Dawn Kabella acknowledged said instrument to be free act and deed of said corporation.



Stephen M. Elser
Stephen M. Elser Notary Public
Lake County, Indiana
My Comm. Expires: 02-23-08

Prepared by :
Valerie L. Massey
Fifth Third Bank
701 East 83rd Ave
Merrillville, IN 46410

Form by: Mark S Bowman
Kinney, Bowman, & English, PLC

Handwritten initials: MT