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CONSENT TO SUBORDINATION OF HOME PROGRAM LIEN
(1st TIME HOME BUYER DPA PROGRAM)

2002 10 05 28

This Consent to Subordination of HOME Program Lien is effective this 18th day of September, 2002 by the CITY OF GARY, INDIANA, a Municipal Corporation, acting through its designated agent, the Department of Planning and Community Development, HOME Program ("City").

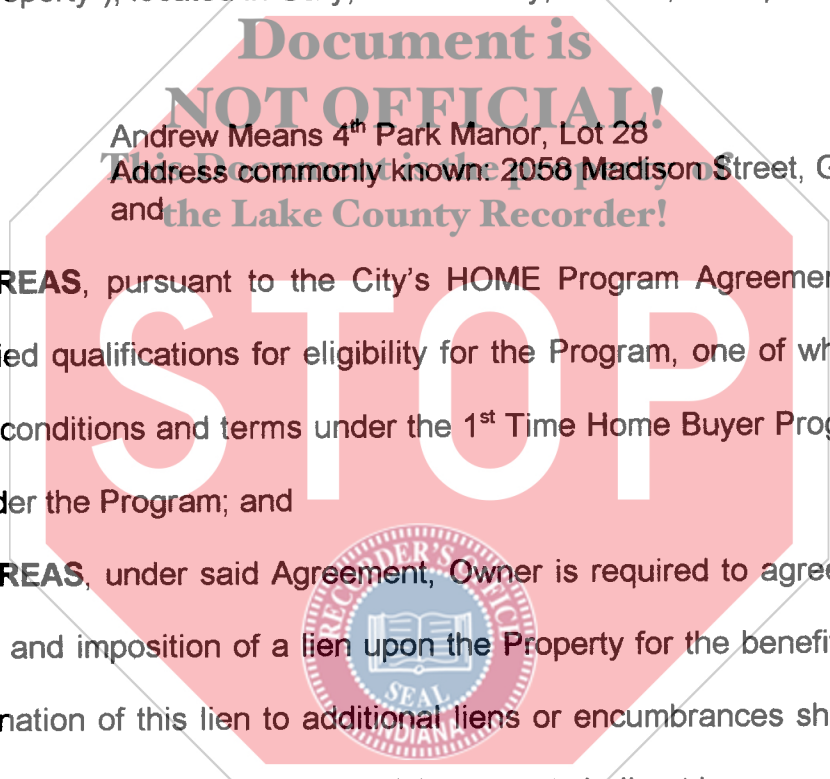
WITNESSETH:

WHEREAS,

Teresa Hamblin (hereinafter called "Owner") are successful 1st Time Homebuyer Program (HOME Program) applicants and are record title holders of certain property ("Property"), located in Gary, Lake County, Indiana, more particularly described as follows:

2007 NOV 25 11 34 AM
LAKE COUNTY RECORDER
FILED

Andrew Means 4th Park Manor, Lot 28
Address commonly known: 2058 Madison Street, Gary, Indiana
and



WHEREAS, pursuant to the City's HOME Program Agreement, Owner must meet specified qualifications for eligibility for the Program, one of which is to comply with certain conditions and terms under the 1st Time Home Buyer Program Agreement, required under the Program; and

WHEREAS, under said Agreement, Owner is required to agree and consent to the creation and imposition of a lien upon the Property for the benefit of the City, and any subordination of this lien to additional liens or encumbrances shall only be made upon the written consent of the City, which consent shall not be unreasonably withheld; and

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WHEREAS, Owner has requested financing from the Fifth Third Bank, Cincinnati, Ohio ("Lender"), and Lender desires to be in a superior position as to the Lender's interest in the Property over that of the City's interest, pursuant to the HOME Program Lien,

NOW, THEREFORE, the City does hereby consent to the subordination of its HOME Program Lien to the lien of Fifth Third Bank; and agrees and acknowledges that any lien, encumbrance or interest in the Property which the City may now have, pursuant to the HOME Program Lien (1st Time Home Buyer Program), dated April 20, 2000 and recorded October 31, 2000 as Document No. 2000 079348, shall be junior and subordinated to a security interest in the amount of \$50,000.00, which the Lender now has or may hereafter acquire in the property, plus any interest, cost of collection or attorney's fees.

CITY OF GARY
DEPARTMENT OF PLANNING
AND COMMUNITY DEVELOPMENT

DATED: 9-18-02 BY: [Signature]
Letty Almodovar, Director

State of Indiana, County of Lake): ss

Before me, the undersigned, a Notary Public in and for said County and State, this 18th day of September, 2002, appeared Letty Almodovar, director of Department of Planning and Community Development, and acknowledged the execution of the above and foregoing Consent to Subordination of HOME Program Lien.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission Expires: April 16, 2010 Signature: [Signature]
Resident: Lake County Printed: Adrian Taylor
(Notary Public)

This instrument prepared by Law Department, City of Gary, 401 Broadway, Gary, IN 6402.



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File Number: 83054148

FULL LEGAL

Exhibit "A" to

The following described real estate in Lake County, in the State of Indiana:

Lot 28 in Andrew Means Fourth Park Manor, in the City of Gary, as per plat thereof, recorded in Plat Book 33 Page 7, in the Office of the Recorder of Lake County, Indiana.

Tax ID # 25-46-0586-0028
TERESA HAMBLIN

