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LAKE COUNTY
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STATE OF INDIANA)
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)
COUNTY OF LAKE)

RE: WILLIE PETTIGREW, JR.
and OTHA PETTIGREW
1326 VAN BUREN STREET
GARY, INDIANA 46407

**CONSENT TO SUBORDINATION OF
HOME INVESTMENT PARTNERSHIP (HOME) PROGRAM LIEN
(FAÇADE PROGRAM)**

CITY OF GARY, INDIANA COMMUNITY DEVELOPMENT DEPARTMENT

This CONSENT TO SUBORDINATION of City of Gary, Indiana Department of Planning and Community Development HOME PROGRAM LIEN (FAÇADE PROGRAM) is effective this 30th day of June, 2004, by the CITY OF GARY, INDIANA, a Municipal Corporation (the "City"), acting through its designated agent, the City of Gary, Indiana Department of Planning and Community Development, 201 East 5th Avenue, Suite E, Gary, Indiana 46402.

WITNESSETH:

WHEREAS, WILLIE PETTIGREW, JR. and OTHA PETTIGREW (hereinafter called "Owner") have received HOME Program Funds through the City's Façade Program and are the record title holder(s) of certain property ("Property"), located in Gary, Lake County, Indiana, more particularly described as follows:

Lot 37 in Block 2 in Gary Land Company's Eleventh Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 13, Page 25, in the Office of the Recorder of Lake County, Indiana
Address: 1326 Van Buren Street, Gary, Indiana 46407 Key No.: 44-294-0035; and

WHEREAS, pursuant to the Façade Program, the Owner must meet specified qualifications for eligibility for the Program, one of which is to comply with certain conditions and terms under the HOME Program Lien Agreement, required under the Program; and

WHEREAS, under said HOME Program Lien Agreement, the Owner has agreed and consented to the creation and imposition of a lien in the amount of EIGHT THOUSAND and No/100 DOLLARS (\$8,000.00), 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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DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

~~SEP 16 2004~~
STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

~~004018~~

001390

Bank One
KY2-1606
P.O. Box 11606
Lexington, KY 40517
SEP 17 2004
STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

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630547575

WHEREAS, Owner has requested re-financing from BANK ONE (the "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 FAÇADE PROGRAM (HOME PROGRAM LIEN) to the lien of BANK ONE; 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, dated July 18, 2000, and recorded as Document No. 2000-079346 on October 31, 2000, in the Office of the Recorder of Lake County, Indiana, shall be **JUNIOR AND SUBORDINATED** to a security interest in the amount of Ten Thousand and No/100 Dollars (\$10,000.00), plus interest, cost of collection and/or attorney's fees, which the Lender, BANK ONE, now has or may hereafter acquire in the Property.

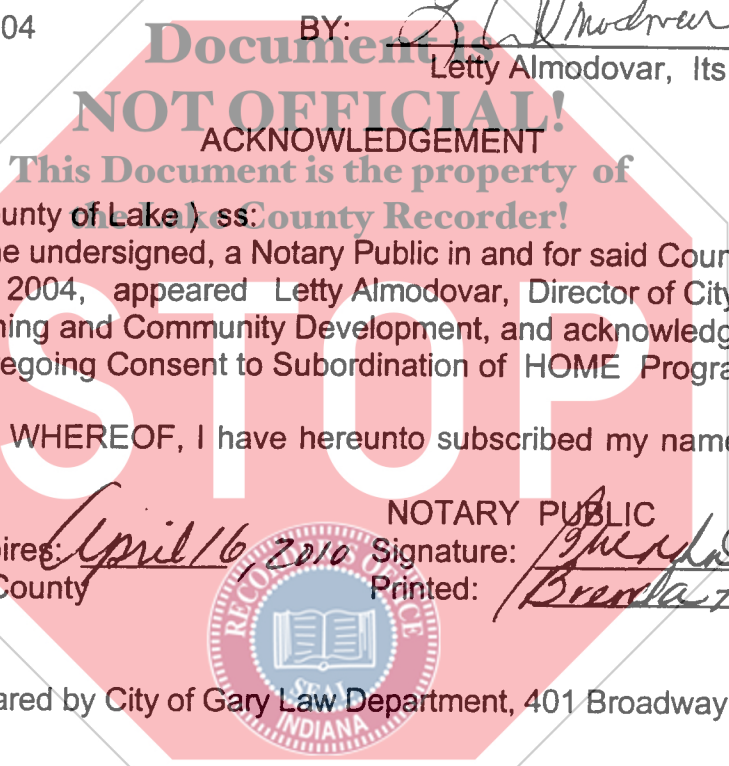
CITY OF GARY, INDIANA
DEPARTMENT OF PLANNING
AND COMMUNITY DEVELOPMENT

DATE: June 30, 2004

BY:



Letty Almodovar, Its Director



ACKNOWLEDGEMENT
This Document is the property of
Lake County Recorder!

State of Indiana, County of Lake) ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 30TH day of June, 2004, appeared Letty Almodovar, Director of City of Gary, Indiana Department of Planning and Community Development, and acknowledged the execution of the above and foregoing Consent to Subordination of HOME Program Lien (Façade Program).

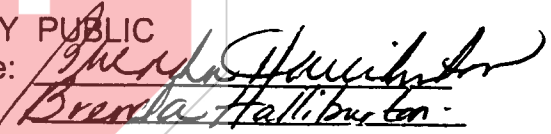
IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission Expires: April 16, 2010
Resident: Lake County

NOTARY PUBLIC

Signature:

Printed:


Brenda Halliburton

This instrument prepared by City of Gary Law Department, 401 Broadway, Gary, IN 46402.

RETURN TO:

CITY OF GARY, DEPARTMENT OF COMMUNITY DEVELOPMENT

ATTENTION: SHERLENE SHAFER, 201 East 5th Av., Suite E, Gary, Indiana 46402