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STATE OF INDIANA) RE: AVIS L. WILLIAMS
COUNTY OF LAKE) SS: 1289 E. 36TH AVENUE, GARY, INDIANA

CITY OF GARY, INDIANA
DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT
**CONSENT TO SUBORDINATION OF
COMPREHENSIVE REHABILITATION PROGRAM LIEN**

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This CONSENT TO SUBORDINATION of COMPREHENSIVE REHABILITATION PROGRAM LIEN is effective this 21st day of December, 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, HOME Program, 201 East 5th Avenue, Suite E, Gary, Indiana 46402.

WITNESSETH:

WHEREAS, AVIS L. WILLIAMS (hereinafter called "Owner") has received Comprehensive Rehabilitation Program Funds through the City's Department of Planning and Community Development, HOME Program, and is the record title holder of certain property ("Property"), located in Gary, Lake County, Indiana, more particularly described as follows:

Lots 1 and 2, Block 15, South Gary Subdivision, City of Gary,
As shown in Plat Book 7, Page 13, Lake County, Indiana
Tax ID Number: 25-47-0104-0001; and

WHEREAS, pursuant to the Comprehensive Rehabilitation Program, the Owner must comply with certain conditions and terms under the Comprehensive Rehabilitation Program Lien Agreement, namely, the creation and imposition of a lien upon the Property for the benefit of the City; and

WHEREAS, the City of Gary, Indiana, Department of Planning and Community Development HOME Program, as present legal holder and owner of that certain Mortgage (Lien), dated December 5, 2001, in the amount of \$24,500.00, executed by Avis L. Williams, as Mortgagor, to the City of Gary, Indiana, Department of Planning and Community Development HOME Program, as Mortgagee, recorded as Document No. 2001 102973 in the records of Lake County, Indiana, and concerning the herein-described Property in Lake County, Indiana, for good and valuable consideration, the receipt of which is hereby acknowledged, and by these presents, the City does hereby **waive the priority of the lien** of the said mortgage insofar as the following described mortgage is concerned but not otherwise:

**CTIC Has made an accomodation
recording of the instrument.**

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Chicago Title Insurance Company

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That certain mortgage, dated DECEMBER 23, 2004, by Avis L. Williams, as Mortgagor, to Mercantile National Bank of Indiana, as Mortgagee, securing payment of a note in the amount Ten Thousand Dollars (\$10,000.00), dated DECEMBER 23, 2004, with interest from the date hereof on unpaid principal at the rate of 7.99 per cent (7.99%) per annum; principal and interest payable in installments of \$ 181.90, on the 1st day of every month beginning JANUARY 28, 2005 and continuing until DECEMBER 28, 2014, on which date the entire balance of principal and interest remaining unpaid shall be due and payable.

NOW, THEREFORE, the undersigned City of Gary, Indiana, Department of Planning and Community Development does hereby consent to the **SUBORDINATION** of its **COMPREHENSIVE REHABILITATION (HOME) PROGRAM LIEN** to the lien or mortgage of Mercantile National Bank of Indiana, its successors and/or assigns, and agrees and acknowledges that any lien, encumbrance or interest in the Property which the City may now have pursuant to the herein-described Comprehensive Rehabilitation Program Lien shall be **SECOND AND INFERIOR** 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 Mortgagee, Mercantile National Bank of Indiana, now has or may hereafter acquire in the Property.

Document is NOT OFFICIAL!
CITY OF GARY, INDIANA
DEPARTMENT OF COMMUNITY DEVELOPMENT

DATE: December 21, 2004 BY: [Signature]
Letty Almodovar, Its Director

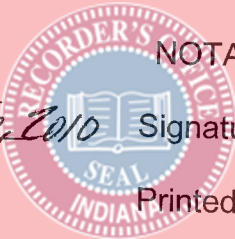
State of Indiana, County of Lake) ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 21st day of December, 2004, appeared Letty Almodovar, Director of City of Gary, Indiana, Community Development Department, and acknowledged the execution of the above and foregoing Consent to Subordination of a Comprehensive Rehabilitation (HOME) Program Lien.

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: [Signature]

Printed: Brenda Halliburton

This instrument prepared by Luci L. Horton, Attorney No. 7785-45
RETURN TO: CITY OF GARY, DEPARTMENT OF COMMUNITY DEVELOPMENT
ATTENTION: SHERLENE SHAFER, 201 East 5th Av., Suite E, Gary, Indiana 46402