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LAKE COUNTY
FILED FOR RECORD

2006 015737

2006 FEB 28 AM 9:32

MID BROWN

SUBORDINATION AGREEMENT

UYC - 1228LK06

Home Equity of America, 1000 E 80th Place, Merrillville, IN 46410, agrees that the debt evidenced by the Mortgage given by Sean K. Lynch and Karla R. Zdonek, to Home Equity of America, assigned to Fifth Third Bank in the amount of \$37,000.00, recorded April 11, 2005, as Instrument #2005-028379, Lake County Records, is subordinated to WFB, NA Wells Fargo mortgage given by Sean K. Lynch and Karla R. Zdonek, to Home Equity of America to remain in SECOND LIEN position, to Wells Fargo, not to exceed the amount of \$120,000.00 that being recorded on 2-28-06, 2006 as Instrument Number 2006 015736 Lake County Records.

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

Property Address: 100 S. Ash St., Hobart, IN 46342
Tax Key #27-18-0033-0001

Witnesses

Jacqueline Giglio
Jacqueline Giglio
Pamela Goethe
Pamela Goethe

Fifth Third Bank
Home Equity of America
by: Karen Matthews AVP
Karen Matthews
Assistant Vice President
1000 E 80th Place
Merrillville, IN 46410

STATE OF INDIANA
County of Lake

On February 6, 2006 before me, the subscriber, a Notary Public in and for said county, personally appeared Karen Matthews to me personally known, who being by me duly sworn, did say that 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 Karen Matthews acknowledged said instrument to be free act and deed of said corporation.

FILED FOR INDIAN TITLE CO.
1228LK06

Judy Yaros
Judy Yaros Notary Public
Lake County, Indiana
My Comm. Expires: 08-10-07

Prepared by and Mail to :
Karen Matthews
Fifth Third Bank/Home Equity of America
1000 E 80th Place
Merrillville, IN 46410
857854848

1300
MT
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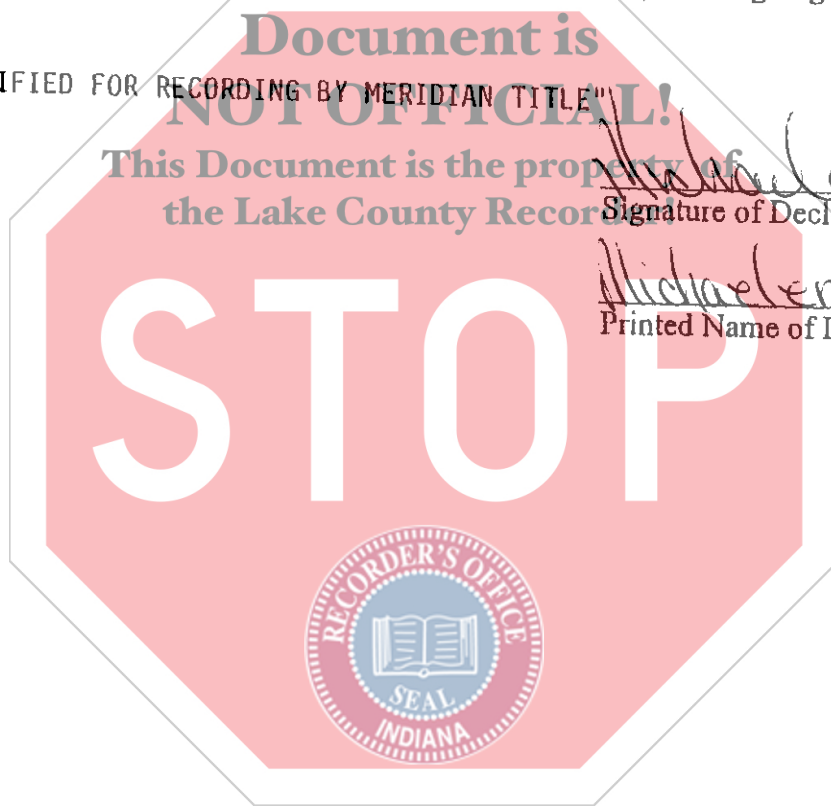
Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security number in attached document.
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.



"VERIFIED FOR RECORDING BY MERIDIAN TITLE"

This Document is the property of
the Lake County Recorder

[Handwritten Signature]

Signature of Declarant

Michaelene J. Fazekas

Printed Name of Declarant