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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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CHICAGO TITLE INSURANCE COMPANY

SUBORDINATION AGREEMENT OF MORTGAGE
MICHAEL A. BROWN
RECORDER

KNOW ALL MEN BY THESE PRESENTS THAT:

Northwest Indiana Habitat for Humanity, Inc., present legal holder of that certain mortgage dated November 22, 2004, in the amount of \$25,000.00, executed by Yolanda Monley-Anderson and Earnest P Anderson, as mortgagors, to Northwest Indiana Habitat for Humanity, Inc., as mortgagee, recorded on December 1, 2004, as Document Number 2004-100799 in the records of Lake County, Indiana concerning the real property located in Gary, Indiana described as follows:

Lots 13 and 14, in Block 17, in Gary Land Company's First Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 6 page 15, in the Office of the Recorder of Lake County, Indiana.

For good and valuable consideration received, has and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage dated November 17, 2006, by Yolanda Monley-Anderson and Earnest P Anderson, Mortgagor to Centier Bank as Mortgagee securing payment of a note in the amount of \$60,288.00 dated November 17, 2006, as Document Number 2006 108241 recorded in Lake County, Indiana.

The undersigned, Northwest Indiana Habitat for Humanity, Inc., hereby consenting that the lien of the mortgage first described be taken as second and inferior to the mortgage last above described.

In WITNESS WHEREOF, an officer of Northwest Indiana Habitat for Humanity, Inc., Operations Officer has hereunto set her Hand this 17th day of November, 2006.

Pam S. Pazera
By: Pam S. Pazera

State of Indiana
County of Lake

Before me, a Notary Public in and for said County and State, personally appeared Pam S. Pazera, An officer of Northwest Indiana Habitat for Humanity, Inc., and acknowledged the execution of the foregoing Subordinate AGREEMENT OF MORTGAGE.

IN WITNESS WHEREOF, I have hereunto set my hand and notary seal this 17th day of November, 2006.

Notary Public *BS*
Commission expires: 12-28-06
County of residence: PORTER

"OFFICIAL SEAL"
Brenda Sohovich
Notary Public, State of Indiana
Resident of Porter County
My Commission Expires 12-28-2006

This document prepared by: Pam S. Pazera/Operations Officer

Handwritten initials/signature