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STATE OF INDIANA
LAKE COUNTY
RECORDER

2007 020526

FEB 23 2007 10:59

MICHAEL A. BROWN
RECORDER

SUBORDINATION AGREEMENT

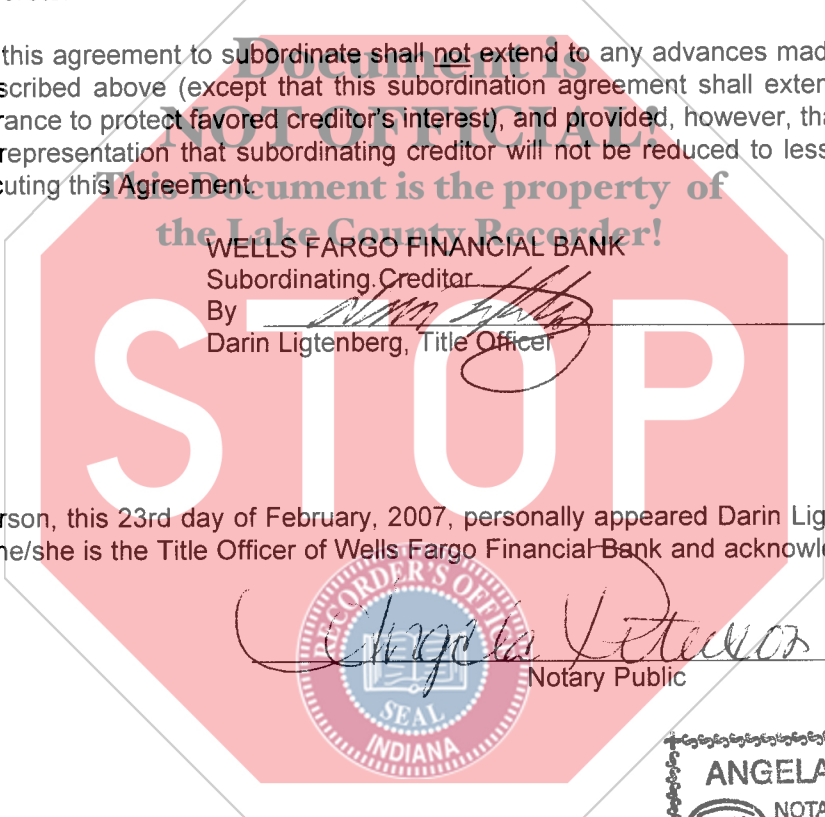
This agreement made this 23rd day of February, 2007, between Wells Fargo Financial Bank (hereinafter referred to as subordinating creditor), and Wells Fargo Financial Indiana, Inc., (hereinafter referred to as favored creditor), witnesseth:

That in consideration of subordinating creditor entering into this subordination agreement, favored creditor agrees to lend not to exceed \$75,400.62 in accordance with that certain agreement between favored creditor and Richard Talley And Brenad Talley, Husband And Wife (hereinafter referred to as debtor).

In consideration of favored creditor making aforesaid loan to debtor, subordinating creditor agrees that the mortgage executed in its favor by debtor on July 5, 2005, and recorded in the mortgage records of Lake County, Indiana, at 2005-058620 be subject, inferior, junior, secondary and subordinate to a mortgage which is executed by debtor in favor of favored creditor as security for the aforesaid loan, and that said mortgage and debt in favor of favored creditor shall have priority over said mortgage and debt in favor of subordinating creditor, with respect to the property legally described in the mortgage executed in favor of subordinating creditor described above.

See Exhibit A attached hereto.

Provided, however, that this agreement to subordinate shall not extend to any advances made by favored creditor after the date of the loan described above (except that this subordination agreement shall extend to any future advances made for taxes and insurance to protect favored creditor's interest), and provided, however, that this Agreement is based upon favored creditor's representation that subordinating creditor will not be reduced to less than a second mortgage position by virtue of executing this Agreement.



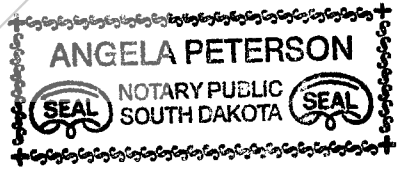
WELLS FARGO FINANCIAL BANK
Subordinating Creditor
By [Signature]
Darin Ligtenberg, Title Officer

State of South Dakota

County of Minnehaha

Before me, Angela Peterson, this 23rd day of February, 2007, personally appeared Darin Ligtenberg, who being by me duly sworn did say that he/she is the Title Officer of Wells Fargo Financial Bank and acknowledged the execution of the foregoing instrument.

[Signature]
Notary Public



My Commission Expires: April 27, 2012

This Instrument Prepared By: Angela Peterson

For Wells Fargo Financial Bank, PO Box 5943, Sioux Falls, SD 57117-5943

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

[Signature]
Name

Return To: Wells Fargo Financial Bank, PO Box 5943, Sioux Falls, SD 57117-5943

IN-0936NOWLINE-0706 (BNK) (ROC)

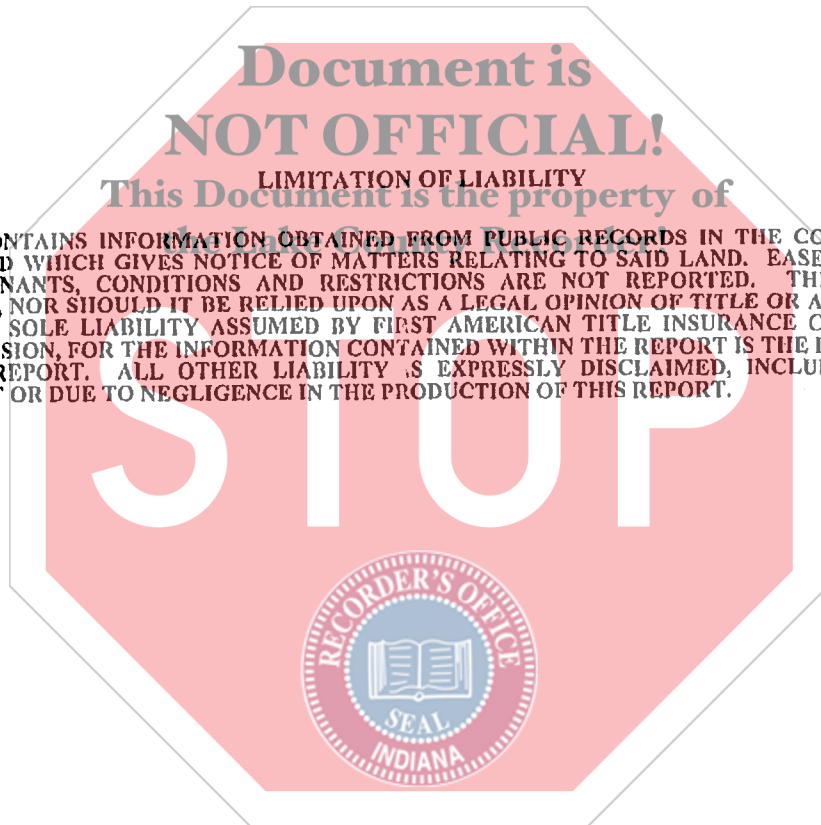


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END OF REPORT
EXHIBIT "A"

The land referred to in this policy is situated in the **STATE OF INDIANA, COUNTY OF LAKE, TOWN OF MERRILLVILLE**, and described as follows:

PART OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 35 NORTH, RANGE 8 WEST OF THE 2ND PRINCIPAL MERIDIAN, IN THE TOWN OF MERRILLVILLE, LAKE COUNTY, INDIANA, BEING THAT TRACT FORMERLY KNOWN AND DESIGNATED AS LOTS 23 AND 24 IN ENGLEHART'S COUNTRY CLUB MANOR, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 24 PAGE 75, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



THIS REPORT CONTAINS INFORMATION OBTAINED FROM PUBLIC RECORDS IN THE COUNTY WHERE THE LAND IS LOCATED WHICH GIVES NOTICE OF MATTERS RELATING TO SAID LAND. EASEMENTS, RIGHTS OF WAY AND COVENANTS, CONDITIONS AND RESTRICTIONS ARE NOT REPORTED. THIS REPORT IS NOT INTENDED TO BE, NOR SHOULD IT BE RELIED UPON AS A LEGAL OPINION OF TITLE OR ANY FORM OF TITLE INSURANCE. THE SOLE LIABILITY ASSUMED BY FIRST AMERICAN TITLE INSURANCE COMPANY, LENDERS ADVANTAGE DIVISION, FOR THE INFORMATION CONTAINED WITHIN THE REPORT IS THE FEE THE CUSTOMER PAID FOR THE REPORT. ALL OTHER LIABILITIES EXPRESSLY DISCLAIMED, INCLUDING LIABILITY IN CONTRACT, TORT OR DUE TO NEGLIGENCE IN THE PRODUCTION OF THIS REPORT.