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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2007 JUN 29 AM 9:36

MICHAEL A. BROWN
RECORDER

WHEN RECORDED MAIL TO:

Homecoming Financial, LLC

500 Enterprise Road
Horsham, PA 19044

Prepared by: Marnessa Birckett

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT, made May 14, 2007, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **Mortgage Electronic Registration Systems, Inc.** .

WITNESSETH:

THAT WHEREAS Nakisha L. Cody , residing at 9118 Georgia Street, Gary IN. 46410, did execute a Mortgage dated 4/8/05 to **Mortgage Electronic Registration Systems, Inc.** covering:

SEE ATTACHED

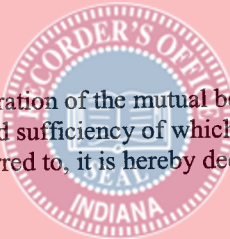
To Secure a Note in the sum of \$ 26,800.00 dated 4/8/05 in favor of **Mortgage Electronic Registration Systems, Inc.** , which Mortgage was recorded 4/14/05 as book 2005-029277 page

**This Document is the property of
the Lake County Recorder!**

WHEREAS, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 109,400.00 dated 6/27/07 in favor of **Homcomings Financial, LLC** , here in after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and

WHEREAS, it is a condition precedent to obtaining said loan that Lender's mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems, Inc.** mortgage first above mentioned.

NOW THEREFORE, in consideration of the mutual benefits accruing to the parties hereto, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:



1456
26022

(1) That said mortgage securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems, Inc.** mortgage first above mentioned, including any and all advances made or to be made under the note secured by **Mortgage Electronic Registration Systems, Inc.** mortgage first above mentioned.

(2) Nothing herein contained shall affect the validity or enforceability of **Mortgage Electronic Registration Systems, Inc.** mortgage and lien except for the subordination as aforesaid.

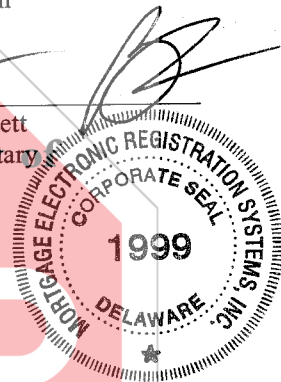
WITNESSED BY:

Mortgage Electronic Registration Systems, Inc.

By: [Signature] Kim Johnson
By: [Signature] Vernice Mainor
By: [Signature] Kim Johnson
By: [Signature] Vernice Mainor

By: [Signature] Bernard J. Smith
Title: Vice President
Attest: [Signature] Marnessa Birckett
Title: Assistant Secretary

Document
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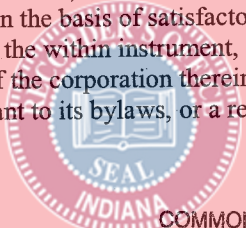


COMMONWEALTH OF PENNSYLVANIA :
COUNTY OF MONTGOMERY :ss

On 5-14-07, before me Tamika Scott, the undersigned, a Notary Public in and for said County and State, personally appeared Bernard J. Smith personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President, and Marnessa Birckett personally known to me (or proved to me on the basis of satisfactory evidence) to be the Assistant Secretary of the Corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same, pursuant to its bylaws, or a resolution of its Board of Directors.

WITNESS my hand and official seal.

[Signature]
Notary Public



COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Tamika Scott, Notary Public
Horsham Twp., Montgomery County
My Commission Expires Nov. 27, 2010
Member, Pennsylvania Association of Notaries