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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2007 053221

2007 JUN 29 AM 11:50

MICHAEL A. BROWN  
RECORDER

SUBORDINATION AGREEMENT

This agreement made this 18th day of June, 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:

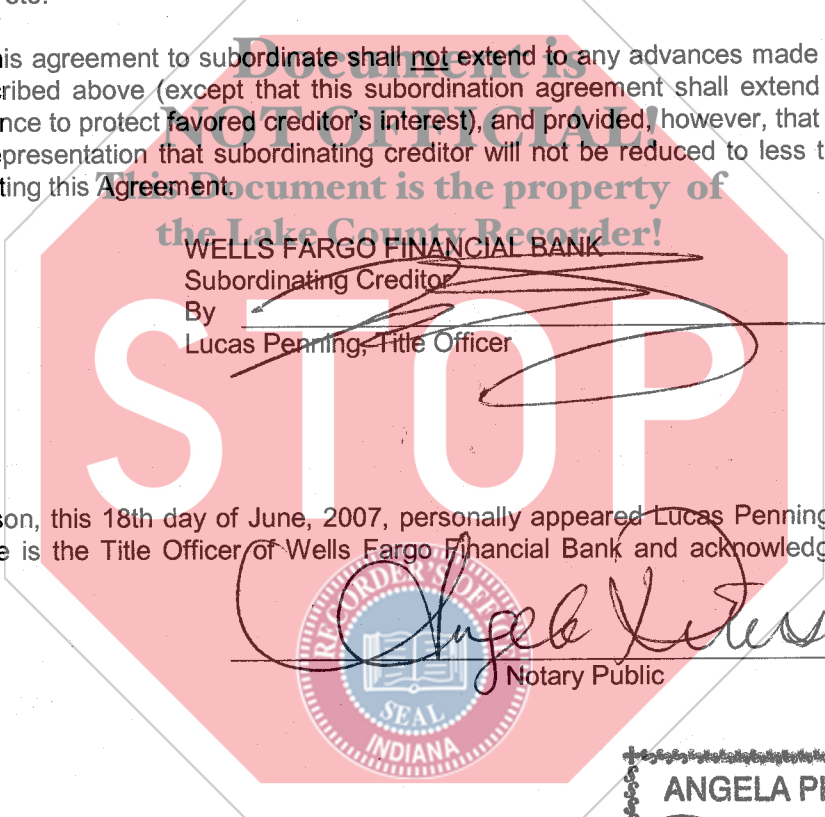
That in consideration of subordinating creditor entering into this subordination agreement, favored creditor agrees to lend not to exceed \$62,249.65 in accordance with that certain agreement between favored creditor and Arthur Lee Williams Jr. And Janice C. Williams, Husband and Wife (hereinafter referred 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 June 18, 2007, and recorded in the mortgage records of Lake County, Indiana, at 2007-04963 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.

Mty # 2007-053219



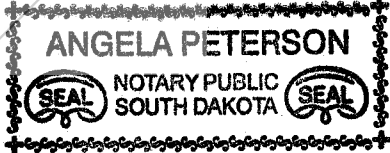
WELLS FARGO FINANCIAL BANK  
Subordinating Creditor  
By  
Lucas Penning, Title Officer

State of South Dakota

County of Minnehaha

Before me, Angela Peterson, this 18th day of June, 2007, personally appeared Lucas Penning, 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.

*Angela Peterson*  
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.

*Angela Peterson*  
Name

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

#7918  
15.00  
D.A.M.

Hold For Rick

**END OF REPORT**  
**EXHIBIT "A"**

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

LOT 16 AND THE EAST 2 FEET OF LOT 15 IN BLOCK 1 IN OAKLAND ADDITION TO THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 6 PAGES 35, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

**APN: 26-35-0168-0016**

**Document is**  
**NOT GENERAL**  
**LIMITATION OF LIABILITY**

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 LIABILITY IS EXPRESSLY DISCLAIMED, INCLUDING LIABILITY IN CONTRACT, TORT OR DUE TO NEGLIGENCE IN THE PRODUCTION OF THIS REPORT.

**STOP**

