

**SUBORDINATION AGREEMENT**

KNOW BY ALL MEN THESE PRESENTS: In consideration of \$1.00 and other good and valuable considerations, **THE FIFTH THIRD BANK fka Old Kent Bank of** 5001 Kingsley Drive, Mail Drop 1MOB1H, Cincinnati, OH 45263 ("Bank"), hereby agrees that it shall postpone and make junior and subordinate in all respects that certain mortgage executed by **Armando Hernandez and Gloria Hernandez**, in the amount of **\$ 16,200.00**, dated April 15, 1999, filed April 20, 1999, and recorded in Mortgage **Instrument No. 99033578, Lake County, Indiana** Records, in favor of a mortgage executed by **Armando Hernandez and Gloria Hernandez** in the amount of **\$49,925.00**, in favor of **Bank of America, N.A.**, which mortgage covers real estate described in Exhibit "A" attached hereto and made a part hereof.

D.D. 7/31/08 REC 9/9/08 INS# 2008-063065

This agreement shall continue in full force and effect so long as **Armando Hernandez and Gloria Hernandez** shall be indebted to Bank. This Agreement shall be binding upon and inure to the benefit of the respective heirs, executors, successors, and assigns of Bank.

THE FIFTH THIRD BANK

*Lisa Berlin*  
Lisa Berlin, AVP

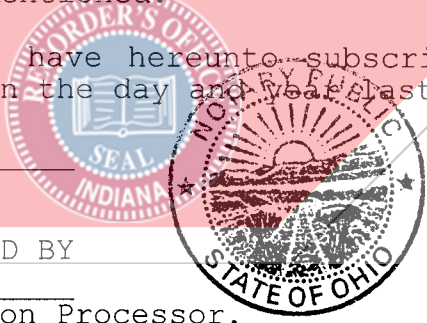
*Kelley Montgomery*  
Kelley Montgomery, Officer

STATE OF OHIO            }  
  } SS:  
COUNTY OF HAMILTON }

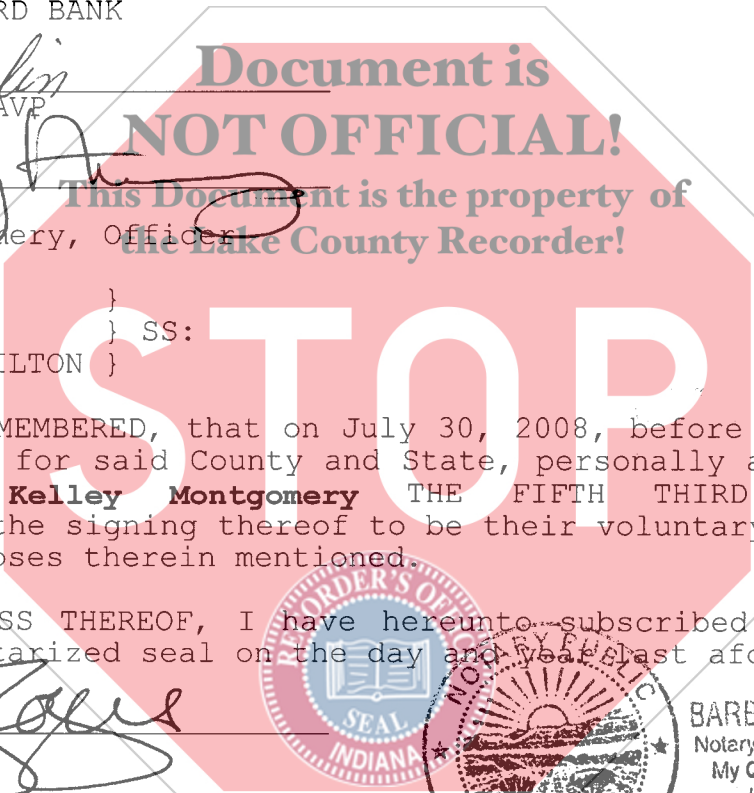
BE IT REMEMBERED, that on July 30, 2008, before me, Notary Public in and for said County and State, personally appeared **Berlin and Kelley Montgomery** THE FIFTH THIRD BANK and acknowledged the signing thereof to be their voluntary act for the uses and purposes therein mentioned.

IN WITNESS THEREOF, I have hereunto subscribed my name and affixed my notarized seal on the day and year last aforesaid.

*Barbara J. Rogers*  
Notary Public



THIS INSTRUMENT WAS PREPARED BY  
*Shannon Palmer*  
Shannon Palmer, Subordination Processor.  
5050 Kingsley Drive, Mail Drop 1MOB1H, Cincinnati, OH 45263  
**IL#00204010995**



2008 066433

2008 SEP 24 AM 9:58  
RECORDED  
L.A. COUNTY  
CLERK  
OF INDIANA

**BARBARA J. ROGERS**  
Notary Public, State of Ohio  
My Commission Expires  
January 22, 2011

16.00  
1912342  
PB

Order ID: 4741134  
Loan No.: 6221791681

**EXHIBIT A  
LEGAL DESCRIPTION**

The following described property:

Lot 1 in Cleveland Heights, as per plat thereof, recorded in Plat Book 28 page 78 in the Office of the Recorder of Lake County, Indiana.

Assessor's Parcel Number: 01-39-0478-0001

