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**SUBORDINATION AGREEMENT**

For good and valuable consideration given by TCIF REO GCM, LLC ("Lender") to the Ticor Title Insurance Company ("Subordinate Lienholder"), the receipt and sufficiency of which is hereby acknowledged, the Subordinate Lienholder, hereby agrees that it shall postpone and make junior and subordinate in all respects to the property described below a certain Mortgage originally in favor of Mortgage Electronic Registration Systems, Inc., as nominee for USMONEY Source, Inc., dba Soluna First, recorded on June 5, 2005 in Instrument Number 2006047605, of the Lake County Indiana Clerk's records, subsequently assigned to the Subordinate Lienholder in Instrument Number 2008082983 and recorded on December 9, 2008, and that said above described mortgage shall be junior and subordinate to the mortgage granted by Mortgage Electronic Registration Systems, Inc., as nominee for Freemont Investment & Loan, granted to Jeanine Clowers, a married woman (hereinafter referred to as "Borrower") in the amount of \$240,000.00, dated January 19, 2007, and recorded on January 29, 2007 in Instrument Number 2007008020 of the Lake County Indiana Clerk's records and subsequently assigned to Lender, said Assignment Recorded on January 30, 2008 in Instrument #2008007100 and which mortgage secures a note dated January 19, 2007, executed by Borrower. The real estate is described as follows:

2008-02-19 990

Property Address: 10071 Delmar Street, St. John, IN 46373

Lot 13 in Oak Meadows, Unit Three, an addition to the town of St., John, as per Plat thereof, recorded in Plat Book 78, Page 42, in the office of the Recorder of Lake County, Indiana, and amended by a certificate of correction recorded May 18, 1995, as Document No. 95027484.

This Agreement shall continue in full force and effect so long as Borrower shall be indebted to Lender. This Agreement shall be binding upon and inure to the benefit of the respective heirs, executors, successors and assigns of the Subordinate Lienholder and Lender.

Ticor Title Insurance Company

*R. Wexler*

By: Richard S. Wexler  
Its: Assistant Vice President

STATE OF Florida  
COUNTY OF Duval



**SWORN, ACKNOWLEDGED AND SUBSCRIBED** to before me, a notary public, this 2 day of March, 2009, by Richard Wexler, duly authorized representative of the Ticor Title Insurance Company.

18-  
# 10156824  
CW

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Notary Public - State at Large

My Commission Expires: \_\_\_\_\_



THIS INSTRUMENT PREPARED BY  
AND RETURN TO:

\_\_\_\_\_  
Dennis V. Ferguson  
Reisenfeld & Associates, LPA  
3962 Red Bank Rd.  
Cincinnati, OH 45227

