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RECORDER

SUBORDINATION AGREEMENT

Document is NOT OFFICIAL!

WHEREAS WILLIAM D. LEWIS AND TAMELA G. LEWIS f/k/a TAMELA G. KERSEY by a Mortgage (the "FLAGSTAR BANK, FSB MORTGAGE") dated 10/23/2009 and recorded on in the Recorders Office of LAKE County, Indiana as Document number 09-022965 did convey unto FLAGSTAR BANK, FSB certain premises in LAKE County, Indiana described as:

SEE EXHIBIT "A" ATTACHED

to secure a note for ONE HUNDRED TWENTY FIVE THOUSAND AND 00/100 (\$125,000.00) U. S. DOLLARS with interest payable as therein provided: and

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of:

A MORTGAGE DATED SEPTEMBER 1, 2006 AND RECORDED OCTOBER 5, 2006 AS DOCUMENT NUMBER 2006-086927 (the "First Midwest Bank Mortgage")

but is willing to subject and subordinate its right, interest and claim to the lien of above mentioned Mortgage.

NOW THEREFORE, the undersigned in consideration of the premises and of the sum of ONE DOLLAR (\$1.00) paid to the undersigned, receipt of which is hereby acknowledged, does hereby covenant and agree with FLAGSTAR BANK, FSB that the right, interest and claim of the undersigned under the First Midwest Bank Mortgage is and shall be and remain at all times subject and subordinate to the lien of the FLAGSTAR BANK, FSB Mortgage as aforesaid for all advances made or to be made under the provisions of said mortgage or on the notes secured thereby and for all other provision of said mortgage or on the notes

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secured thereby and for all purposes specified therein, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of State of Indiana.

WITNESS the hand and seal of the undersigned the 19th day of March A.D. 2009.

**FIRST MIDWEST BANK
ONE PIERCE PLACE
SUITE 1500
ITASCA, IL 60143**

Margaret Piecuch
BY: MARGARET PIECUCH
ITS: Assistant Vice President

Jeanne Zajac
BY: JEANNE ZAJAC
ITS: Assistant Vice President

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that MARGARET PIECUCH and JEANNE ZAJAC who are/is personally known to me to be the same person(s) whose name(s) are/is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this 19th day of March A.D. 20 09.

Patricia Jones
Notary Public

OFFICIAL SEAL
PATRICIA JONES
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES: 11/01/09

**THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK
300 NORTH HUNT CLUB ROAD
GURNEE, ILLINOIS 60031**



EXHIBIT A

Parcel I:

That part of Lots 36 and 37 in Hermit's Lake, as per Plat thereof, recorded in Plat Book 30 page 92 in the Office of the Recorder of Lake County, Indiana, described as follows: Commencing at the Northeast corner of Lots 34 of said Hermit's Lake; thence South along the East line of Lot 34, a distance of 100 feet (to a point which is 50 feet North of the Southeast corner of said Lot 34); thence Southeasterly in a line which is South 51 degrees 02 minutes East, a distance of 325 feet more or less, to an iron pipe on the Shore of Hermit's Lake and to the true point of beginning of this description; thence returning Northwesterly on said last described line being North 51 degrees 02 minutes West a distance of 325 feet to the East line of Lot 34 at a point which is 100 feet South of the Northeast corner of said Lot 34; thence North along said East line of Lot 34 a distance of 100 feet to the Northeast corner of said Lot 34; thence West along the North line of said Lot 34 a distance of 170 feet to the Northwest corner of said Lot 34; thence North along the West line of Lot 36 (being also the East line of White Oak Drive in said Addition) a distance of 20 feet to the Southwest corner of Lot 33, said Hermit's Lake; thence East along the South line of said Lot 33 and Lot 32 (being also the North line of Lot 36) a distance of 270 feet; thence South on a line parallel with the East line of Lot 32 produced South to the intersection of said line, with a line which is 20 feet Northeasterly of the Northeast line of Lot 37 (measured at right angles thereto); thence deflect 41 degrees 56 minutes South to the East on a line parallel with and 20 feet Northeasterly of the Northeasterly line of Lot 37 a distance of 318 feet, more or less, to an iron pipe at the shore line of Hermit's Lake; thence Southwesterly along said shore line a distance of 80 feet, more or less, to the true point of beginning of this description in Lake County, Indiana.

Parcel II:

That part of Lot 36, Hermit's Lake as shown in Plat Book 30 page 92 in Lake County, Indiana, described as follows: Commencing at a point 5.0 feet West of the Southeast corner of Lot 32 of said Hermit's Lake Subdivision; thence South on a line parallel with the East line of Lot 32 produced South a distance of 46.75 feet to its intersection with a line which is 20 feet Northeasterly from the Northeasterly line of Lot 37 of said Hermit's Lake Subdivision (measured at right angles thereto); thence deflect 41 degrees 56 minutes South to East on a line parallel with and 20 feet Northeasterly of said Northeasterly line of Lot 37 a distance of 75.22 feet; thence Northeast at an angle of 90 degrees with said last described line a distance of 4 feet to the true point of beginning; thence Northeasterly to a point which is 5.0 feet West and 46.75 feet South of the Southeast corner of said Lot 32 of said Hermit's Lake Subdivision said point being on a line which is 20 feet Northeasterly from the Northeasterly line of Lot 37, of said Hermit's Lake Subdivision (measured at right angles thereto); thence deflect 41 degrees 56 minutes South to East on a line parallel with a 20 feet Northeasterly of said Northeasterly line of Lot 37 a distance of 318 feet more or less to an iron pipe at the Shore line of Hermit's Lake; thence in a Northwesterly direction to the true place of beginning.

Parcel III:

Part of Lot 37, Hermit's Lake, as shown in Plat Book 30 page 92 in Lake County, Indiana described as follows: Commencing at the Northeast corner of Lot 35 of said Hermit's Lake; thence West along the North line of Lot 35 (being also the South line of Lot 37) a distance of 170 feet to the Northwest corner of Lot 35 (being also the East line of White Oak Drive); thence North along the West line of Lot 37 a distance of 20 feet to the Southwest corner of Lot 34 of said Hermit's Lake; thence East along the North line of Lot 37 a distance of 170 feet (being also the South line of Lot 34 of said Hermit's Lake) to the Southeast corner of said Lot 34; thence North on the East line of said Lot 34 a distance of 50 feet (being also the West line of said Lot 37) to a point which is 100 feet South of the Northeast corner of said Lot 34; thence South 51 degrees 02 minutes East a distance of 325 feet more or less to an iron pipe on the Easterly line of said Lot 37 being the shore of Hermit's Lake; thence Southwesterly along the Easterly line of Lot 37 (being also the Shore of Hermit's Lake) to the Southeasterly corner of Lot 37 being the Easterly corner common to Lots 37 and 38; thence Northwesterly along the Southerly line of Lot 37 to the place of beginning.

Parcel IV:

Part of Lot 38, Hermit's Lake, as shown in Plat Book 30 page 92 in Lake County, Indiana, described as follows: Commencing at the Northeast corner of Lot 35 of said Hermit's Lake; thence South along the East line of said Lot 35 (being also the West line of Lot 38) a distance of 50.0 feet; thence South 51 degrees 02 minutes East a distance of 240.0 feet or less to the East line of said Lot 38 (being also the shore of Hermit's Lake); thence Northerly along the East line of said Lot 38 to the Northeasterly corner of said Lot 38 (being the Easterly corner common to Lots 37 and 38); thence Northwesterly along the Northeasterly line of Lot 38 to the place of beginning.

12125 WHITE OAK DRIVE
CROWN POINT, IN 46307-8493

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