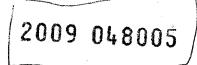
**re-record to add signature

620093020



Subordination Agreement

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 JUL 15 AM 9: 00
MICHAEL A. BROWN
RECORDER

Ruthane Merrill ("Borrowers"), are requesting a mortgage loan and/or an extension of credit from First Federal Savings and Loan Association of Hammond located in Lake County, Indiana ("Lender"). The Lender, as a condition to it loaning money to the Borrower, has demanded that the undersigned as a creditor of the Borrow, subordinate his or their debt of claim to the debt of claim to the Lender.

As an inducement to the Lender to loan money and/or extend credit to the Borrower, and in consideration of a mortgage loan to be made to the Borrower by the Lender, the undersigned agrees that a certain mortgage of the Borrower to the undersigned creditor, which is evidenced by a Real Estate Mortgage dated __08/222008___, in the amount of \$17,000.00 and is identified as document #_2008 064497___ recorded in Lake County, Indiana; is hereby subordinated to the mortgage debt of the Lender. The mortgage of the Lender shall be evidenced by a mortgage document dated 06/30/09 in the amount of \$48,000.00 on property located at 7723 Catalpa Avenue Hammond, IN 46324 Indiana, and legally described as:

Lot 42 in Block 1 in Beverly Eighth Addition to the City of Hammond, as per plat thereof, recorded in Plat Book 30 page 68, in the Office of the Recorder of Lake County, Indiana.

The undersigned acknowledges that this agreement and subordination will be equally effective in the case of death, incompetency, dissolution, liquidation, bankruptcy or receivership proceedings against the Borrower, or the administration of the property or affairs of the Borrower, arising from bankruptcy, receivership liquidation, assignment or other like proceedings. The Lender shall be subrogated to, and entitled to file claims for this and other liabilities of the Borrower to the undersigned, and will be entitled to all dividends or other payments made. Payments received will be applied by the Lender to the debts and liabilities owed until the debt and liabilities have been paid in full. Upon the full payment of the debts and liabilities to the above named Lender, the undersigned shall be entitled to all dividends and other payments made thereafter.

This agreement shall bind all of the parties and/or their respective successors and assigns.

In witness the parties have, by their respective officer or representative authorized, and executed this agreement on this the _30th_ day of _June___, 2009.

FINANCIAL INSTITUTION: First Federal Savings and Loan Association of Hammond

BY: Monique I, Leyna

BORROWER(S): Ruthane Merrill

STATE OF INDIANA)

SS:

COUNTY OF LAKE

Before me, a notary public in and for said county and state personally appeared: Monique L. Reyna of First Federal Savings & Loan Association of Hammond who acknowledged execution of the above and foregoing subordination agreement.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this _30th day of __June__, 2009.

"OFFICIAL SEAL"
ALICIA WALLACE
NOTARY PUBLIC, STATE OF INDIANA
MY COMMISSION EXPIRES 04/03/2010

SIGNATURE Mua Wallace

i affir

My commission Expires: ___04/03/2010___County of Residence: _

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. Barbara Megquier

11/11

Prepared by: Melisssa Villegas Mortgage Loan Processor

ATTACK COME TO

ent .

#15

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