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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2009 061189

2009 SEP -4 AM 9:23

MICHAEL A. BROWN  
RECORDER

SUBORDINATION AGREEMENT

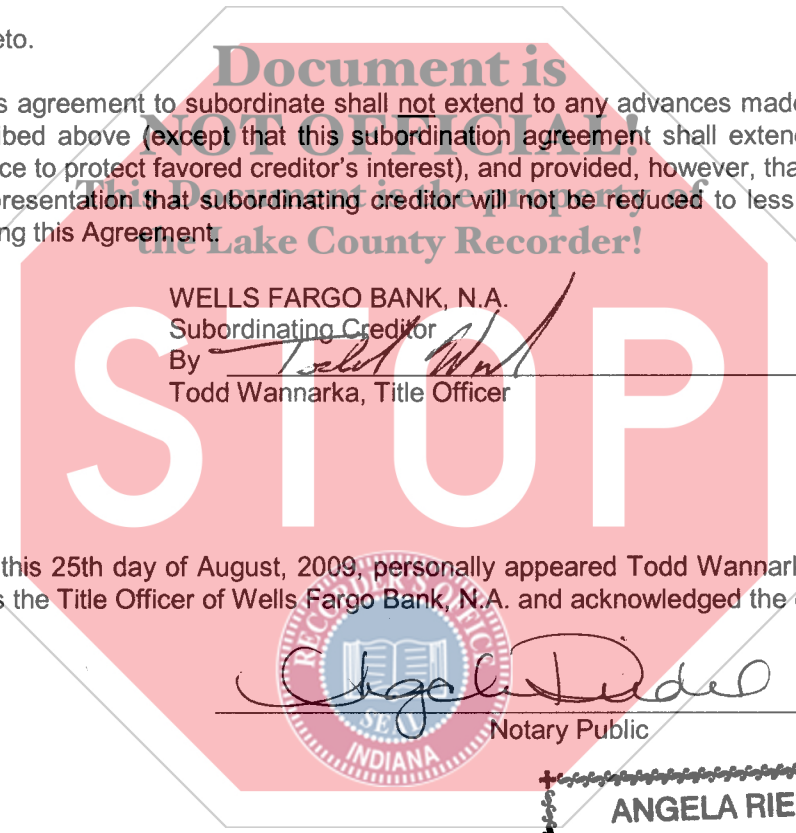
This agreement made this 25th day of August, 2009, between Wells Fargo Bank, N.A. successor by merger to Wells Fargo Financial Bank, (hereinafter referred to as subordinating creditor), and American Bank (hereinafter referred to as favored creditor), witnesseth:

That in consideration of subordinating creditor entering into this subordination agreement, favored creditor agrees to lend not to exceed \$86,275.00 in accordance with that certain agreement between favored creditor and Lisa C. Reeder (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 September 18, 2006, and recorded in the mortgage records of Lake County, Indiana, at 2006 096311 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.



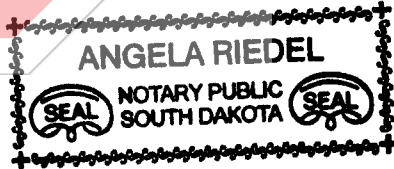
WELLS FARGO BANK, N.A.  
Subordinating Creditor  
By Todd Wannarka  
Todd Wannarka, Title Officer

State of South Dakota

County of Minnehaha

Before me, Angela Riedel, this 25th day of August, 2009, personally appeared Todd Wannarka, who being by me duly sworn did say that he/she is the Title Officer of Wells Fargo Bank, N.A. and acknowledged the execution of the foregoing instrument.

Angela Riedel  
Notary Public



My Commission Expires: April 27, 2012

This Instrument Prepared By: Angela Riedel

For Wells Fargo Bank, N.A., 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 Riedel  
Name

Return After Recording To:  
Genesis Title Agency LLC  
124 County Line Rd W, Ste D  
Westerville, OH 43082  
File # 045893-11

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

#2805  
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RB

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**EXHIBIT A**

The following described real estate in Lake County, State of Indiana:

Lot 7 in Block 3 in Forestdale Addition to Hammond, as per plat thereof, recorded in Plat Book 20 Page 16, in the Office of the Recorder of Lake County, Indiana.

PARCEL NO: 45-07-08-278-018.000023

ADDRESS: 6716 Ontario Avenue, Hammond, IN. 46323

TAX ID NUMBER:

PARCEL NUMBER: 45-07-08-278-018.000023

