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Prepared by:
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Kalamazoo, MI 49009

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 DEC 18 PM 2:45

MICHAEL B. BROWN
RECORDER

SUBORDINATION AGREEMENT

Page 1 of 3
MERS Number: 100854900070162975

FHA Case Number: 151-7364740
MERS Phone Number: 1-888-679-6377

This Subordination is made and done this 24 day of NOV., 2014 by the **SECRETARY OF HOUSING AND URBAN DEVELOPMENT** regarding the following described real estate:

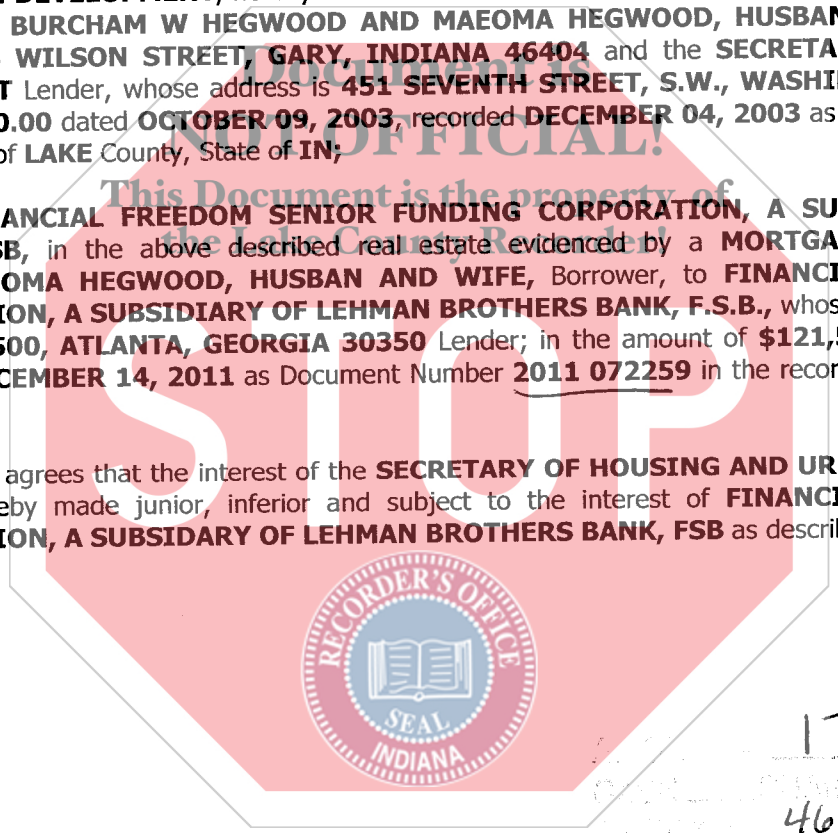
Legal Description:

See Attached Exhibit "A"

At the direction of **FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF LEHMAN BROTHERS BANK, FSB**, for valuable consideration, receipt of which is hereby acknowledged, the **SECRETARY OF HOUSING AND URBAN DEVELOPMENT**, hereby subordinates its interest in the above-described real estate evidenced by a **MORTGAGE** from **BURCHAM W HEGWOOD AND MAEOMA HEGWOOD, HUSBAN AND WIFE**, Borrower, whose address is **1744 WILSON STREET, GARY, INDIANA 46404** and the **SECRETARY OF HOUSING AND URBAN DEVELOPMENT** Lender, whose address is **451 SEVENTH STREET, S.W., WASHINGTON, D.C. 20410**; in the amount of **\$121,500.00** dated **OCTOBER 09, 2003**, recorded **DECEMBER 04, 2003** as Document Number **2003 128429**, in the records of **LAKE** County, State of **IN**;

To the interest of **FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF LEHMAN BROTHERS BANK, FSB**, in the above described real estate evidenced by a **MORTGAGE** from **BURCHAM W HEGWOOD AND MAEOMA HEGWOOD, HUSBAN AND WIFE**, Borrower, to **FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF LEHMAN BROTHERS BANK, F.S.B.**, whose address is **500 NORTH RIDGE ROAD SUITE 500, ATLANTA, GEORGIA 30350** Lender; in the amount of **\$121,500.00** dated **OCTOBER 09, 2003**, recorded **DECEMBER 14, 2011** as Document Number **2011 072259** in the records of **LAKE** County, State of **IN**;

The undersigned hereby agrees that the interest of the **SECRETARY OF HOUSING AND URBAN DEVELOPMENT**, as described above is hereby made junior, inferior and subject to the interest of **FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF LEHMAN BROTHERS BANK, FSB** as described above.



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2. Ref

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IN WITNESS WHEREOF, the undersigned, George Odoi, Contract Manager of Novad Management Consulting, LLC, attorney-in-fact for the Secretary of Housing and Urban Development, has hereunto set his hand for and on behalf of the Secretary.

By: George Odoi
George Odoi
Contract Manager
Novad Management Consulting, LLC
Attorney-in-Fact for
U.S. Department of Housing & Urban Development

STATE OF OKLAHOMA)
) SS.
COUNTY OF OKLAHOMA)

On this 24 day of November, 2014, before me, the undersigned Notary Public in and for Oklahoma County, Oklahoma, personally appeared George Odoi, personally known to me (or proven to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument he is the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal

My Commission Expires: 11/4/2018

Joshua M. Blalock
Notary Public Joshua M. Blalock
Commission Number: 14010023



EXHIBIT A

Exhibit A to the Mortgage given on OCTOBER 9, 2003, by BURCHAM W. HEGWOOD AND MAEOMA HEGWOOD, HUSBAND AND WIFE ("Borrower") to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, S.W., Washington, D.C. 20410, ("Lender" or "Secretary"). The Property is located in the county of LAKE, state of INDIANA, described as follows:

Description of Property

LAND IS SITUATED IN THE STATE OF INDIANA, COUNTY OF LAKE, AND DESCRIBED AS FOLLOWS: LOTS 12 AND 13, BLOCK 7, EAST ENGLEWOOD ADDITION TO EAST CHICAGO IN THE CITY OF GARY IN PLAT BOOK 2 PAGE 26

