

FA-4795

First American Title Insurance Company  
5265 Commerce Drive  
Indianapolis, IN 46207

9200189

SUBORDINATION AGREEMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS THAT:

FIRST CITIZENS BANK, N.A., present legal holder of that certain mortgage(s) dated OCTOBER 10, 1988, executed by JOHN F. ZIRZOW, JR. AND CONNIE L. ZIRZOW, as Mortgagors, to FIRST CITIZENS BANK, N.A. as mortgagee, recorded OCTOBER 14, 1988, as Document No. 002328, AND MODIFIED BY AN EXTENSION AGREEMENT EXECUTED BY JOHN F. ZIRZOW, JR. TO FIRST CITIZENS BANK, N.A. RECORDED JANUARY 4, 1990 AS DOCUMENT NO. 077752 records of LAKE County, Indiana, and concerning the real property in CROWN POINT, INDIANA, described as follows:

LOT 262 IN BRAIARWOOD UNIT NO. 11, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 49 PAGE 13, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

for and in consideration of the sum of THREE HUNDRED TWENTY TWO THOUSAND AND 00/100 to them, the receipt of which is hereby acknowledged, has, and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage dated DECEMBER 13, 1991 by JOHN F. ZIRZOW, JR., Mortgagor to CENTIER BANK as Mortgagee securing payment of a note in the amount of \$85,000.00 dated DECEMBER 13, 1991 with interest from the date hereof on unpaid principal at the rate of 7.375% per annum; principal and interest payable in installments of \$587.07 on the 1ST day of every month beginning FEBRUARY, 1992, and continuing until JANURAY 1, 2021, on which date the entire balance of principal and interest remaining unpaid shall be due and payable.



The undersigned, FIRST CITIZENS BANK, N.A., hereby consenting that the lien of the mortgage first above described by taken as second and inferior to mortgage last above described.

IN WITNESS WHEREOF, The said FIRST CITIZENS BANK, N.A. Has hereunto set his Hand this 10th day of December 1991

BY: Jack R. Armstrong  
Vice President, First Citizens Bank, N.A.

STATE OF INDIANA  
FILED  
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STATE OF INDIANA )  
COUNTY OF LAPORTE )

Before me a Notary Public in and for said County and State, personally appeared Jack R. Armstrong its Vice President and acknowledged the execution of the foregoing SUBORDINATE AGREEMENT OF MORTGAGE.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal this 10th date of December, 1991.

MY COMMISSION EXPRIES: Amy Collins, Notary Public My commission expires April 20, 1992  
A resident of LaPorte County, IN

COUNTY OF RESIDENCE: