

411741-23-110292

RECORDING REQUESTED BY:

When Recorded Mail to:  
Name: Household Finance  
Address: 961 Weigel Drive  
Elmhurst, IL 60126

LAWYERS TITLE INS. CORP.  
ONE PROFESSIONAL CENTER  
SUITE 215  
CROWN POINT, IN 46307

~~93087437~~ SPACE ABOVE THIS LINE RECORDER'S USE

**SUBORDINATION AGREEMENT**

Notice: This subordination agreement results in your security interest in the property becoming subject to and of lower priority than the lien of some other or later security instrument.

This Agreement, made this DEC. 10, 1993 by WAYNE M. CUCULICH AND DIANE E. DAVIS AKA DIANE E. DAVIS-CUCULICH, owner of the land hereinafter described and hereinafter referred to as "Owner(s)", and HOUSEHOLD BANK, F.S.B., present owner and holder of the deed of trust or mortgage and note first hereinafter described and hereinafter referred to as "Household";

Document is NOT OFFICIAL!  
This Document is the property of the Lake County Recorder!

THAT WHEREAS, WAYNE M. CUCULICH AND DIANE E. DAVIS AKA DIANE E. DAVIS-CUCULICH did execute a deed of trust or mortgage, dated MAY 29, 1993, covering:

Address: 1435 STANTON AVE.  
WHITING, IN. 46394  
County: LAKE  
Township: N/A

More particularly described in the deed recorded in the office for recording of deeds in deed book N/A Page N/A Document 93035878 and otherwise known as:

LOT 9, BLOCK 4, FORSYTH'S SHEFFIELD SUBDIVISION, IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 15, PAGE 20, LAKE COUNTY, INDIANA.

to secure a note in the sum of \$7,000.00, dated MAY 29, 1993, in favor of HOUSEHOLD BANK, F.S.B., which deed of trust or mortgage was recorded in the county of LAKE on JUNE 2, 1993, in Book N/A Page N/A Document 93035878, Official records of said county, and is now owned and held by Household (hereinafter referred to as "Household's deed of trust or mortgage"); and

Whereas, Owner has executed, or is about to execute, a deed of trust or mortgage and note in the sum of \$62,000.00, dated December 16, 1993 in favor of PREMIER HOME FINANCING, IT'S SUCCESSORS AND/OR ASSIGNS hereinafter referred to as "Lender", payable with interest and upon the terms and conditions described therein, which deed of trust or mortgage is to be recorded concurrently herewith (hereinafter referred to as "the Lender's deed of trust or mortgage"); and

Dec 23 11:52 AM '93  
SAMUEL CUCULICH  
RECORDER

STATE OF INDIANA/S.S.NO.  
LAKE COUNTY  
FILED FOR RECORD

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Whereas, it is the intent of the parties hereto that Household's deed of trust or mortgage be made subject and subordinate to the Lender's deed of trust or mortgage;

Now Therefore, in consideration of the mutual benefits accruing to the parties hereto and other valuable consideration, the receipt and sufficiency of which consideration is hereby acknowledged, and in order to carry out the intent and desire of the parties hereto, it is hereby declared, understood and agreed that said deed of trust or mortgage securing said note in favor of Lender shall be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of Household's deed of trust or mortgage.

Household declares and acknowledges that it hereby intentionally waives, relinquishes and subordinates the priority and superiority of the lien or charge of Household's deed of trust or mortgage in favor of the lien or charge upon said land of the Lender's deed of trust or mortgage, and that Household understands that in reliance upon, and in consideration of, this waiver, relinquishment and subordination, a loan will be made which would not have been made but for said reliance upon this waiver, relinquishment and subordination.

Household further declares that an endorsement has been placed on the note secured by the deed of trust or mortgage first above mentioned, showing the existence and effect of this agreement.

**NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN, A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND.**

In witness whereof, Owner(s) and Household have executed this Agreement.

[Signature]  
Owner

Steve E. Davis - Cuculich  
Owner



HOUSEHOLD BANK, F.S.B.

[Signature]  
M.M. HIGGINS  
VICE PRESIDENT

State of Illinois  
County of COOK

The foregoing instrument was acknowledged before me this DEC. 10, 1993, by M.M. HIGGINS, VICE PRESIDENT of HOUSEHOLD BANK, F.S.B..



[Signature]  
TOM SUFFOLETTO  
Notary Public

State of Illinois  
County of COOK

The foregoing instrument was acknowledged before me this 10th day of December 1993, by [Signature] and [Signature]

[Signature]  
Notary Public  
My commission expires: \_\_\_\_\_

