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2003 106402

EXPRESS FINANCIAL SERVICES NATIONAL SERVICE CENTER P.O. BOX 25467 PITTSBURGH, PA 15220

OHIO SAVINGS STATE OF INDIANABANK
LAKE COUNTY
FILED FOR RECORD

2003 OCT -6 AH 9: 32

MORRIS W. CARTER RECORDER

This instrument prepared by Ohio Savings Bank 1801 East Ninth Street Cleveland, OH 44114

WAIVER OF PRIORITY OF MORTGAGE

For valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Ohio Savings Bank, a federal savings bank (formerly known as Ohio Savings Bank, F.S.B. and as Ohio Savings Bank, an Ohio Corporation; and as The Ohio Savings Association) hereby waives and subordinates the priority of the lien and encumbrance of a certain \$13,500.00 Mortgage, as heretofore and hereafter amended, executed and delivered by PERRY L. DAVIS ("Mortgagor(s)") to Ohio Savings Bank recorded at Volume 2002 Page 47069, of the Records of LAKE County, IN, encumbering the premises described therein and on Exhibit A attached hereto (the "Ohio Savings Bank Mortgage"), in favor of the lien and encumbrance of a certain \$110,000.00 Mortgage from Mortgagor(s) to office Savings and filed for record on 5/29/03, as Document No. with the County Recorder of LAKE County, IN, the ("First Mortgage") which is intended to be a first priority mortgage on the aforesaid property. Ohio Savings Bank intends that the rights of Ohio Savings Bank, its successors and assigns, under the Ohio Savings Bank Mortgage at all times after the recording hereof shall be and remain subordinate, secondary and inferior to the lien and encumbrance of the First Mortgage without otherwise affecting the lien and operation of the Ohio Savings Bank Mortgage.

IN WITNESS WHEREOF, this instrument has been signed, delivered and acknowledged as of MAY 7, 2003.

Signed and Acknowledged in the Presence Of: Ohio	Savings Bank, a federal savings bank
Muine attel By:	William Westow
Printed Name: DIANNE A. PECK, / Prin	ted Name: WILLIAM WINTOUR
Woky Manage And	
	ted Name: JILL DAVIS UNDERWRITER
STATE OF OHIO) SS:	
COUNTY OF CUYAHOGA)	
Before me, a Notary Public in and for said County and State, on this 7TH day of MAY 2003, personally appeared WILLIAM WINTOUR its ASST VICE PRESIDENT, and JILL DAVIS the UNDERWRITER of Ohio Savings Bank, who acknowledged to me that with due authorization and as such officers, they did sign the foregoing instrument on behalf of said Bank, and that such signing was their free act and deed, individually as such officers and the free act and deed of said Bank.	
Hanne Att	
DIANNE A. PECK Notary Public	
Notary Public, Sta	ate of Unio es Feb. 14, 2005 Name Printed
(SEAL)	

My commission expires

308054 CCS:111 (Rev. 12/1999)

Order Number: 000417009 Re: Perry L Davis

1425 W. 73rd Pl. MERRILLVILLE, IN 46410 LAKE County

EXHIBIT 'A'

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, STATE OF INDIANA: LOT A16 IN SAVANNAH RIDGE UNIT 3, IN TEH TOWN OF MERRIVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 49, PAGE 137, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

15-488-16

