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# SUBORDINATION AGREEMENT OF MORTGAGE

CHICAGO TITLE INSURANCE COMPANY

KNOW ALL MEN BY THESE PRESENTS THAT:

CENTIER BANK, present legal holder of that certain mortgage dated 12-9-02 in the amount of \$25,000.00, executed by Robert and Alice M. Stephens, as mortgagors, to CENTIER BANK as mortgagee, recorded on 12-17-02, as Document Number 2002-116914 in the records of Lake County, Indiana concerning the real property located in Dyer, Indiana described as follows:

Lot 100 in Chateau Woods, an addition to the Town of Dyer, as per plat thereof, recorded in Plat Book 68, page 16 and as amended by plat of correction recorded February 4, 1992 in plat book 71, page 61 in the Office of the Recorder of Lake County, Indiana.

for good and valuable consideration received, 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 \_\_\_\_\_, by Robert and Alice M. Stephens, Mortgagor to First Horizon Home Loan Corporation as Mortgagee securing payment of a note in the amount of \$170,000.00 dated \_\_\_\_\_, as Document Number \_\_\_\_\_, recorded in Lake County, Indiana.

The undersigned, **CENTIER BANK**, hereby consenting that the lien of the mortgage first described be taken as second and inferior to the mortgage last above described.

In WITNESS WHEREOF, an officer of Centier Bank, Barbara Jerzyk, Operations Officer has hereunto set her Hand this 29th day of April, 2004.

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*Barbara Jerzyk*  
By: Barbara Jerzyk  
Operations Officer

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State of Indiana  
County of Lake

Before me, a Notary Public in and for said County and State, personally appeared Barbara Jerzyk, an officer of Centier Bank and acknowledged the execution of the foregoing SUBORDINATE AGREEMENTS OF MORTGAGE.

IN WITNESS WHEREOF, I have hereunto set my hand and notary seal this 29th day of April, 2004.

*Lisa M. Pensinger*  
Lisa M. Pensinger  
Notary Public

**LISA M. PENSINGER**  
NOTARY PUBLIC, Lake County, Indiana  
My Commission Expires February 11, 2012  
Resident of Lake County, Indiana

Commission expires: 02-11-12  
County of residence: Lake

This document prepared by: Barbara Jerzyk  
Operations Officer

For 2004-044442

FILED FOR RECORD

*Handwritten initials/signature*