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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2004 100208

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MORRIS W. CARTER
RECORDER

SUBORDINATION AGREEMENT

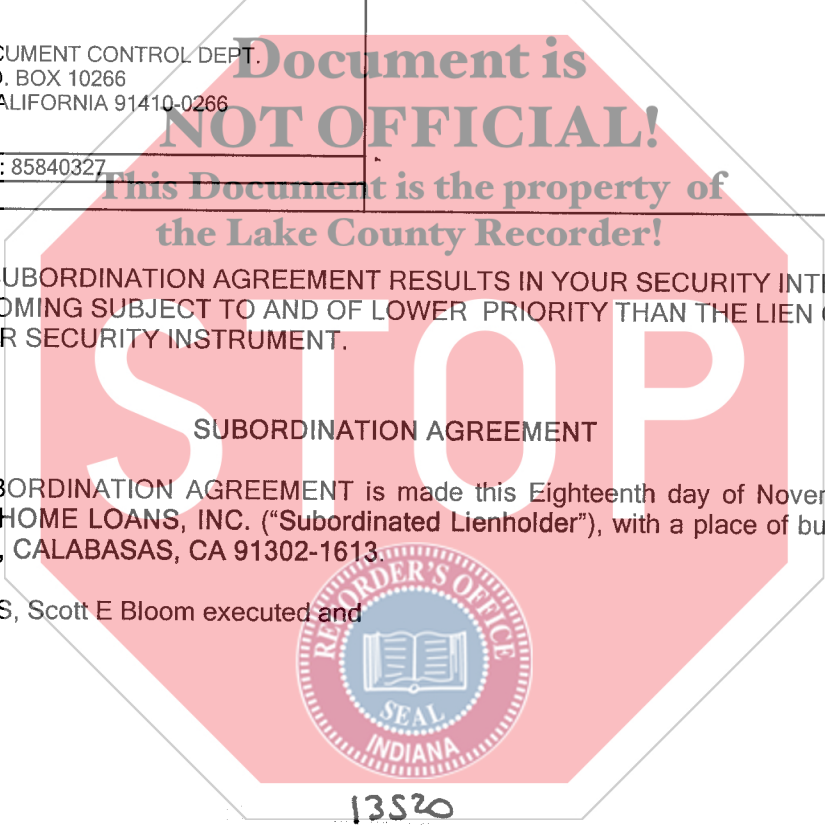
WHEN RECORDED MAIL TO:

SPACE ABOVE FOR RECORDERS USE

MSN SV-79/ DOCUMENT CONTROL DEPT.
P.O. BOX 10266
VAN NUYS CALIFORNIA 91410-0266

LOAN #: 4646529

ESCROW/CLOSING#: 85840327



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.

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this Eighteenth day of November, 2004, by COUNTRYWIDE HOME LOANS, INC. ("Subordinated Lienholder"), with a place of business at 4500 PARK GRANADA, CALABASAS, CA 91302-1613.

WHEREAS, Scott E Bloom executed and

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#22973

delivered to Subordinated Lienholder, a Deed of Trust/Mortgage (the "Existing and Continuing Security Instrument") in the sum of \$11690.00 dated 02/06/2003 , and recorded in Book Volume , Page_ , as Instrument No. 20014-008397, in the records of LAKE County, State of INDIANA, as security for a loan (the "Existing and Continuing Loan"), which Existing and Continuing Security Instrument is a valid and existing lien on the real property located at 754 FOREST AVENUE, GRIFFITH, IN 46319 and further described on Exhibit "A," attached.

WHEREAS, Scott E Bloom ("Borrower") executed and delivered to COUNTRYWIDE HOME LOANS, INC., ("Lender"), a deed of trust/mortgage in the principal amount not to exceed \$90773.00, which deed of trust/mortgage (the "New Security Instrument") is intended to be recorded herewith in the records of LAKE County, State of INDIANA as security for a loan (the "New Loan");

WHEREAS, it is a condition precedent to obtaining the New Loan that the lien of the New Loan shall unconditionally be and remain at all times a lien or charge upon the land hereinbefore described, prior and superior to the lien of the Existing and Continuing Loan; and

WHEREAS, Lender is willing to make said loan provided the lien securing the New Loan is a lien or charge upon the described property prior and superior to the lien of the Existing and Continuing Loan and provided that Subordinating Lender will specifically and unconditionally subordinate the lien of the Existing and Continuing Loan to the lien of the New Loan; and

WHEREAS, it is to the mutual benefit of the parties hereto that Lender make such a loan to Borrower; and Subordinating Lender is willing that the lien securing the New Loan shall, when recorded, constitute a lien or charge upon said land which is unconditionally prior and superior to the lien securing the Existing and Continuing Loan.

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 induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

- (1) That the New Security Instrument, and any renewals or extensions thereof, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the Existing and Continuing Security Instrument.
- (2) That Lender would not make the New Loan without this subordination agreement.



(3) That this agreement shall be the whole and only agreement with regard to the subordination of the Existing and Continuing Security Instrument to the New Security Instrument and shall supersede and cancel, but only insofar as would affect the priority between the security instruments hereinbefore specifically described, any prior agreements as to such subordination including, but not limited to, those provisions, if any, contained in the Existing and Continuing Security Instrument above mentioned, which provide for the subordination of the lien to another security instrument, deed of trust or mortgage.

Subordinating Lender declares, agrees and acknowledges that

(a) It consents to and approves (i) all provision of the note and New Security Instrument in favor of Lender above referred to, and (ii) all agreements, including but not limited to any loan or escrow agreements, between Borrower and Lender for the disbursement of the proceeds of the New Loan;

(b) Lender making disbursements pursuant to any such agreement is under no obligation or duty to, nor has Lender represented that it will, see to the application of such proceeds by the person or persons to whom Lender disburses such proceeds and any application or use of such proceeds for purposes other than those provided for in such agreement or agreements shall not defeat the subordination herein made in whole or in part; and

(c) It intentionally and unconditionally waives, relinquishes and subordinates the lien of the Existing and Continuing Security Instrument in favor of the lien or charge upon said land of the New Security Instrument and understands that in reliance upon, and in consideration of, this waiver, relinquish and subordinate specific loans and advances are being and will be made and, as part and parcel thereof, specific monetary and other obligations are being and will be entered into which would not be made or entered into but for said reliance upon this waiver, relinquishment and subordination.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOW 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.

COUNTRYWIDE HOME LOANS, INC.

Karla Stewart

BY:

TITLE: *Regional operation Center Manager*



ALL PURPOSE ACKNOWLEDGMENT

STATE OF OHIO }
COUNTY OF HAMILTON }

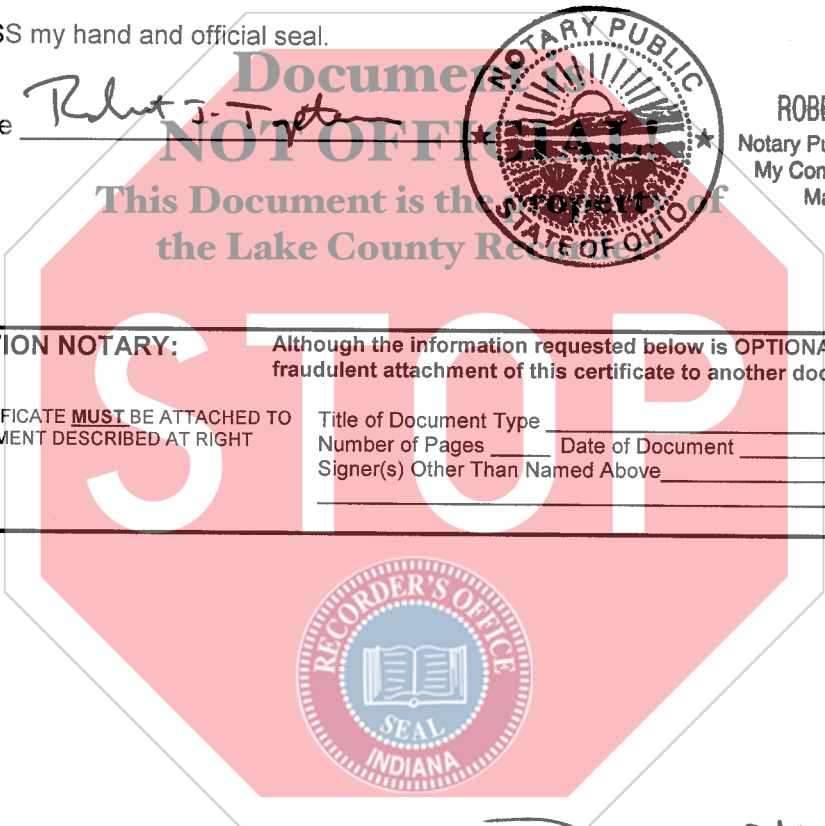
On NOV. 18, 2009 before me, ROBERT J. TIPTON (notary) personally appeared KARLA STEWART (name), BRANCH MANAGER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Robert J. Tipton



ROBERT J. TIPTON
Notary Public, State of Ohio
My Commission Expires
May 31, 2009



ATTENTION NOTARY: Although the information requested below is **OPTIONAL**, it could prevent fraudulent attachment of this certificate to another document.

THIS CERTIFICATE **MUST** BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT
Title of Document Type _____
Number of Pages _____ Date of Document _____
Signer(s) Other Than Named Above _____

PREPARED BY:
KARLA STEWART

Order Number: 000013520
Re: SCOTT E. BLOOM

754 N FOREST AVENUE
GRIFFITH, IN 46319
LAKE County

EXHIBIT 'A'

SITUATED IN LAKE COUNTY, IN THE STATE OF INDIANA: PART OF LOT 37 IN WOODLAND ESTATES 5TH ADDITION, BLOCK 3, TO THE TOWN OF GRIFFITH, AS PER PLAT THEROF, RECORDED IN PLAT BOOK 64 PAGE 57, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF SAID LOT 37, SAID POINT OF BEGINNING; THENCE NORTH 00 DEG. 07'45" WEST, ALONG THE WEST LINE OF SAID LOT 37, A DISTANCE OF 58.72 FEET; THENCE SOUTH 78 DEG. 34'21" EAST A DISTANCE OF 135.44 FEET TO A POINT ON THE EASTERLY LINE OF SAID LOT 37, SAID POINT ALSO BEING A POINT OF INTERSECTION WITH A NON-TANGENT CURVE, CONCAVE NORTHEASTERLY, HAVING A RADIUS OF 50.00 FEET AND A CENTRAL ANGLE OF 27 DEG. 17'45"; THENCE SOUTHERLY ALONG THE ARC OF SAID CURVE TO THE LEFT, FROM WHICH THE LOCAL TANGENT AT THE BEGINNING POINT BEARS SOUTH 19 DEG. 00'50" EAST, AN ARC DISTANCE OF 23.82 FEET, SAID ARC SUBTENDED BY A CHORD WHICH BEARS SOUTH 32 DEG. 39'42" EAST, A DISTANCE OF 23.60 FEET, TO A POINT OF REVERSE CURVATURE WITH A CURVE, CONCAVE SOUTHWESTERLY, HAVING A RADIUS OF 15.00 FEET AND A CENTRAL ANGLE OF 46 DEG. 10'49"; THENCE SOUTH EASTERLY ALONG THE ARC OF SAID CURVE TO THE RIGHT, AN ARC DISTANCE OF 12.09 FEET, SAID ARC SUBTENDED BY A CHORD WHICH BEARS SOUTH 23 DEG. 13'10" EAST, A DISTANCE OF 11.77 FEET TO A POINT OF INTERSECTION WITH A TANGENT LINE; THENCE SOUTH 00 DEG. 07'45" EAST, A DISTANCE OF 0.87 FEET TO A POINT BEING THE SOUTHEAST CORNER OF SAID LOT 37; THENCE SOUTH 89 DEG. 52'15" WEST, ALONG THE SOUTH LINE OF SAID LOT 37, A DISTANCE OF 150.00 FEET TO THE PLACE OF BEGINNING.

PARCEL NO. 15-26-0444-0037
CURRENT DEED INSTRUMENT NO. 2001-008395
COMMONLY KNOWN AS 754 N FOREST AVENUE, GRIFFITH, INDIANA 46319

