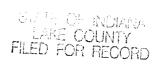
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2005 JAN - 5 AM 10: 12

MICHAEL A BROWN RECORDER

620047618

SUBORDINATION AGREEMENT

Home Equity of America, 1000 E 80th Place, Merrillville, IN 46410, agrees that the debt evidenced by the Mortgage given by Andrew J Dvorscak and Jane L Dvorscak, husband and wife, to Home Equity of America, in the amount of \$19,000.00, recorded July 10, 2003, as Document Number 2003071367, Lake County Records, is subordinated to Sovereign Bank, mortgage given by Andrew J Dvorscak and Jane L Dvorscak, husband and wife, Home Equity of America to remain in SECOND LIEN position, to Sovereign Bank, not to exceed the amount of \$150,700.00 that being recorded on

	, 2004 as Document Number	•	Lake
Country Doggada			

County Records.

The land affected by those Mortgages and this subordination agreement is the following:

Property Address: 8606 Wheeler Place, Crown Point, In 46307 Tax Code: 9-11-268-27 is Document is the property of

the Lake County Recorder!

Witnesses

Maureena Guernsey Thlie Van Volkenburgh

Home Equity of Am by Mark

Karen Mathews

Assistant Vice President 1000 E 80th Place

Merrillville, IN 46410

STATE OF INDIANA County of Lake

On December 6, 2004 before me, the subscriber, a Notary Public in and for said county, personally appeared Karen Mathews to me personally known, who being by me duly sworn, did say that she is the Assistant Vice President of the corporation, and that said instrument was signed in behalf of said corporation, by authority of its Board of Directors and Karen Mathews acknowledged said instrument to be free act and deed of said corporation.

> herene & Cornelius Katherine J Cornelius Notary Public

Lake County, Indiana

My Comm. Expires: 04-14-08

Prepared by and Mail to: Angelina Moreno Fifth Third Bank 1000 E 80th Place Merrillville, IN 46410 851699496



No: 620047618

LEGAL DESCRIPTION

Lot 312 in Heather Hills, Section 3, Unit 1, in the Town of Schererville, as per plat thereof, recorded in Plat Book 69 page 53, in the Office of the Recorder of Lake County, Indiana.

