

2005 053964

2005 JUN 30 AM 10:02

**SUBORDINATION AGREEMENT  
OF MORTGAGE**

MICHAEL A. BROWN  
RECORDER

31329

KNOW ALL MEN BY THESE PRESENTS THAT:

SAND RIDGE BANK, AS PRESENT LEGAL HOLDER AND OWNER OF THAT CERTAIN MORTGAGE DATED MARCH 5, 2005 EXECUTED BY JAMES A. ROSS MORTGAGORS, TO SAND RIDGE BANK, AS MORTGAGEE, IN THE AMOUNT OF \$40,000.00 RECORDED AS DOCUMENT NUMBER 2005 020843, IN THE RECORDS OF LAKE COUNTY, INDIANA AND CONCERNING THE REAL PROPERTY IN LAKE COUNTY, DESCRIBED AS FOLLOWS:

THE SOUTH HALF OF LOT 6, EXCEPT THE EAST 33 FEET THEREOF, IN BLOCK 2 IN HART'S ACRES SECOND ADDITION TO HIGHLAND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 23, PAGE 53, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS AND OTHER VALUABLE CONSIDERATION, TO HIM IN HAND PAID, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED; HAS, AND BY THESE PRESENTS DOES WAIVE THE PRIORITY OF THE LIENS OF THE SAID MORTGAGE INSOFAR AS THE FOLLOWING DESCRIBED IS CONCERNED, BUT NOT OTHERWISE:

Document is  
in the  
Lake County Recorder's  
Office

THAT CERTAIN MORTGAGE DATED JUNE 22, 2005 BY JAMES A ROSS AS MORTGAGOR TO HEIGHTS AUTO WORKERS CREDIT UNION AS MORTGAGEE, SECURING PAYMENT OF A NOTE IN THE AMOUNT OF ONE HUNDRED EIGHT THOUSAND AND 00/100\*\*\*\*\* (108,000.00), DATED JUNE 22, 2005, WITH INTEREST FROM THE DATE HEREOF ON UNPAID PRINCIPAL AT THE RATE OF 4.500% PER ANNUM; PRINCIPAL AND INTEREST PAYABLE MONTHLY IN THE AMOUNT OF \$826.20 BEGINNING ON THE 20TH DAY OF JULY, 2005 AND CONTINUING UNTIL A MATURITY DATE OF JUNE 20, 2020 ON WHICH DATE THE ENTIRE BALANCE OF PRINCIPAL AND INTEREST REMAINING UNPAID SHALL BE DUE AND PAYABLE.

THE UNDERSIGNED, MARGIE DIAN AND ROBIN A. BECKER HEREBY CONSENTING THAT THE LIEN OF THE MORTGAGE FIRST ABOVE DESCRIBED BE TAKEN AS 2<sup>ND</sup> AND INFERIOR TO THE MORTGAGE LAST ABOVE DESCRIBED.

WITNESS HIS/HER HAND AND SEAL THIS 6TH DAY OF JUNE, 2005.

ATTEST:

Margie Dian  
MARGIE DIAN  
VICE PRESIDENT OPERATIONS



Robin A. Becker  
ROBIN A. BECKER  
LOAN OPERATIONS OFFICER

STATE OF INDIANA )  
COUNTY OF LAKE )

BEFORE ME A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, PERSONALLY APPEARED MARGIE DIAN, AND ROBIN A. BECKER, RESPECTIVELY, AND ACKNOWLEDGED THE EXECUTION OF THE FOREGOING SUBORDINATE AGREEMENT OF MORTGAGES.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND NOTARIAL SEAL THIS 6TH DAY OF JUNE, 2005.

Charlene K. Ahrens  
NOTARY PUBLIC CHARLENE K. AHRENS  
MY COMMISSION EXPIRES: 03-09-08  
NOTARY PUBLIC COUNTY OF RESIDENCE: LAKE  
THIS INSTRUMENT PREPARED BY: ROBIN A. BECKER, LOAN OPERATIONS OFFICER

COMMUNITY TITLE COMPANY  
FILE NO 2 31329

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