

CHICAGO TITLE INSURANCE COMPANY

2006 0199885

WAIVER OF PRIORITY
AND
SUBORDINATION OF MORTGAGE

6200603PS

Know all men by these presents that,

Whereas, FIRST FINANCIAL BANK, has proposed to loan to Florence N Kooiman the sum of Seventy Thousand Dollars and 00/100 (\$ 70,000.00) to be secured by a first Open-End Mortgage on:

See Attached Exhibit "A"

WHEREAS, the undersigned Sand Ridge Bank, a Subsidiary of First Financial Bank f/k/a Sand Ridge Bank, An Indiana Corporation, Successor Trustee for Mid-American Reformed Seminary Association, Inc., Housing Fund successor to The Security National Bank of Sioux City, Iowa, Successor Trustee is now the owner and holder of an existing mortgage on said premises dated May 22, 1995 and recorded May 30, 1995 as Document No. 95030315, Official Records of Lake County, Ohio, the undersigned hereby agrees that the Open-End Mortgage of First Financial Bank, NA securing the same shall be a first lien on said premises, and hereby subordinate and waive the priority of lien of the existing mortgage held by the undersigned in favor of such Open-End Mortgage of First Financial Bank, NA.

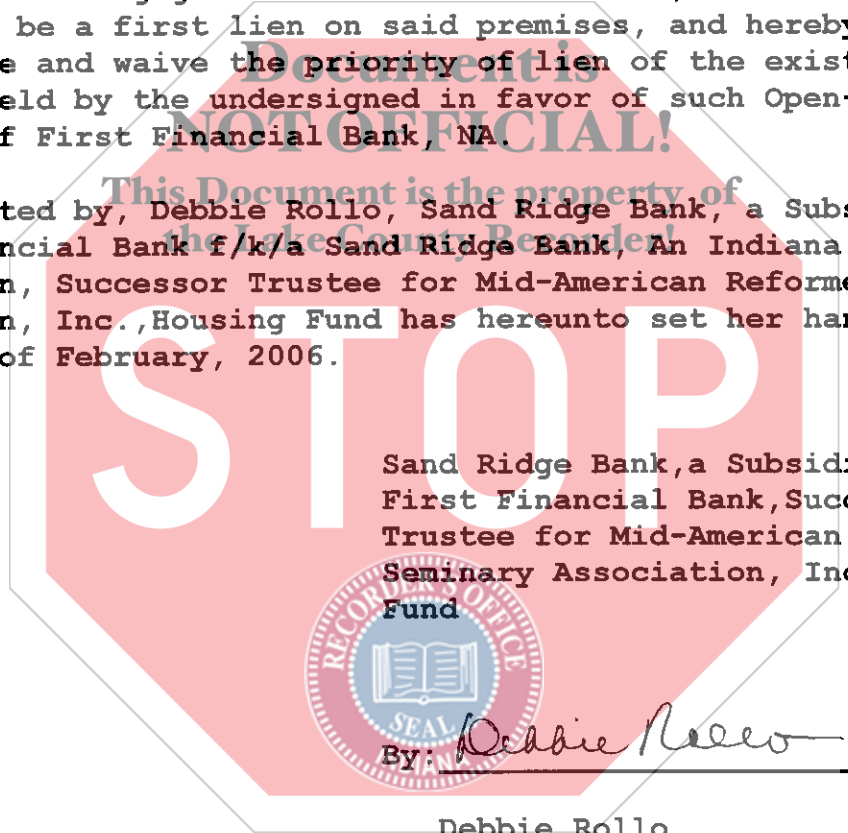
Executed by, Debbie Rollo, Sand Ridge Bank, a Subsidiary of First Financial Bank f/k/a Sand Ridge Bank, An Indiana Corporation, Successor Trustee for Mid-American Reformed Seminary Association, Inc., Housing Fund has hereunto set her hand this 7th day of February, 2006.

Sand Ridge Bank, a Subsidiary of First Financial Bank, Successor Trustee for Mid-American Reformed Seminary Association, Inc. Housing Fund

By: Debbie Rollo

Debbie Rollo
Assistant Vice President
Trust Officer

STATE OF OHIO
LAKE COUNTY
FILED FOR RECORD
2006 MAR 11 9 AM 9:44
RECORDS DEPARTMENT



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LP
CT

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STATE OF INDIANA,

COUNTY OF

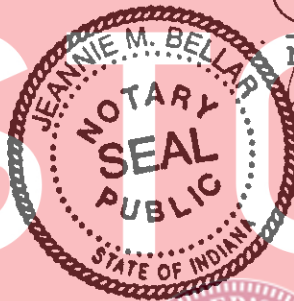
SS:

BE IT REMEMBERED, that on the 7th day of FEBRUARY, 2006, before me, the subscriber, a Notary Public in and for said State, personally came Debbie Rollo, Assistant Vice President, Trust Officer of Sand Ridge Bank a Subsidiary of First Financial Bank, NA, f/k/a Sand Ridge Bank, An Indiana Corporation, Successor Trustee for Mid-American Reformed Seminary Association, Inc., Housing Fund and acknowledged the signing of this instrument to be her voluntary act and deed as such officer and the voluntary act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my Notarial Seal on the 7th day of February, 2006.

Document is
NOT OFFICIAL!

This Document is the property of
the Lake County Recorder!



Jeannie M. Bellar
Notary Public

JEANNIE M BELLAR
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. NOV. 2, 2007



THIS INSTRUMENT PREPARED BY:
First Financial Bank, N.A.
Hamilton, Ohio 45011

EXHIBIT 'A'
LEGAL DESCRIPTION

Part of Lot 3 in Springvale Farms Court G, in the Town of Schererville, as per plat thereof, recorded in Plat Book 56, Page 50, in the Office of the Recorder of Lake County, Indiana, described as follows:

Commencing at the Southwest corner of said Lot 3, thence East along the South line of said Lot 3, 48.16 feet to the point of beginning; thence North 05 degrees 39 minutes 00 seconds West, 73.00 feet to the North line of said Lot 3; thence East along said North Line, 32.67 feet; thence South 05 degrees 39 minutes 00 seconds East, 73.00 feet to said South line; thence West along said South line, 32.67 feet to the point of beginning, commonly known as Unit 3-3, 1926 Pecan Court, Schererville, Indiana.



DECLARATION

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security numbers;
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, the undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.

