

WAIVER OF PRIORITY
AND
SUBORDINATION OF MORTGAGE

620065248

Know all men by these presents that,

Whereas, First Financial Bank, NA has proposed to loan to Russell H. Huber and Gayle W Huber, husband and wife and Dara R. Kubiak and David W Kubiak, Husband and Wife the sum of One Hundred Ten Thousand---dollars and 00/100(\$ 110,000.00) to be secured by a first Open-End Mortgage on:

7146 Lyman Avenue, Hammond Indiana 46324

SEE EXHIBIT "A" FOR LEGAL DESCRIPTION

WHEREAS, the undersigned First Financial Bank, NA, formerly known as Sand Ridge Bank is now the owner and holder of an existing mortgage on said premises dated December 5, 2003 and recorded in Document No. 2003134569 Official Records of Lake County, Indiana, 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, Elizabeth M. Bucheit, Vice President of First Financial Bank, NA has hereunto set her hand this 7th day September, 2006.

FIRST FINANCIAL BANK, NA

STOP



By: Elizabeth M. Bucheit
Elizabeth M. Bucheit

STATE OF OHIO,

COUNTY OF BUTLER SS:

BE IT REMEMBERED, that on the 7th day of September, 2006, before me, the subscriber, a Notary Public in and for said State, personally came Elizabeth M. Bucheit, Vice President of First Financial Bank, NA, 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.

\$16
CT
CA

CHICAGO TITLE INSURANCE COMPANY

082119

July 2006 082118

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my Notarial Seal on the day and year aforesaid.

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law. Marie Thompson


Notary Public



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

CHARLOTTE E. GARDNER
Notary Public, State of Ohio
My Commission Expires FEB. 21, 2010

J:\mortgage\Closing Documents\Fax & Forms\Subordination

EXHIBIT "A"

PART OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 12, TOWNSHIP 36, NORTH, RANGE 10 WEST OF THE SECOND PRINCIPAL MERIDIAN, DESCRIBED AS COMMENCING AT A POINT 1834.85 FEET SOUTH OF THE NORTHEAST CORNER OF THE SOUTHWEST QUARTER OF SAID SECTION AND RUNNING THENCE WEST 400 FEET; THENCE SOUTH 109 FEET; THENCE EAST 400 FEET; THENCE NORTH 109 FEET TO THE POINT OF BEGINNING IN THE CITY OF HAMMOND, LAKE COUNTY, INDIANA. EXCEPT THEREFROM A TRACT DESCRIBED AS BEGINNING AT THE POINT WHICH IS 1834.85 FEET SOUTH OF AND 220.2 FEET WEST OF THE NORTHEAST CORNER OF SAID SOUTHWEST QUARTER AS POINT OF BEGINNING; THENCE WEST 179.8 FEET TO THE EAST LINE OF LOT A IN THE MEADOWS; THENCE SOUTH ALONG SAID EAST LINE OF SAID LOT A, A DISTANCE OF 109 FEET; THENCE EAST A DISTANCE OF 177 FEET; THENCE NORTH TO THE POINT OF BEGINNING AND EXCEPTING THEREFROM THAT PART OF THE RIGHT OF WAY OF CHICAGO, INDIANAPOLIS AND LOUISVILLE RAILROAD AS SHOWN ON PLAT OF SURVEY RECORDED IN PLAT BOOK 21 PAGE 39, IN LAKE COUNTY, INDIANA.

