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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2008 SEP 29 PM 4:07

MICHAEL A. BROWN
RECORDER

SUBORDINATION AGREEMENT

Mortgagors: Michael V. Gruszka and Kimberly J. Gruszka

Mortgagee: American General Financial Services, Inc.

Date: 8/6/07

Date Recorded: 8/7/07

Principal Amount: \$ 7,205.00

Instrument #: 2007063814 Page: NA

County Recorded: Lake

Legal Description of Property: See attached description.
Address of Property: 723 Seminole Drive
Lowell, IN 46356

Prepared By:
H. Brad Cunningham

Lender (Requesting Subordination): Countrywide Bank, FSB

KNOW ALL MEN BY THESE PRESENTS, that Mortgagee, on the date set forth below, for valuable consideration paid to it in hand, the receipt of which is hereby acknowledged, hereby agrees that certain Mortgage given by Mortgagors which is more fully described above, a legal description of which is attached hereto as Exhibit A, which Mortgage constitutes a lien upon the Property above, shall hereafter be subordinate in lien, priority and distribution to the following Mortgage held by Lender named above, not exceeding the following principal amount and interest rate:

Principal Amount: \$ 211,759.00

Dated: 4/2/08

Instrument # 2008-056948

Interest Rate: 5.5 % (per year)

County Recorded: Lake

FURTHER, it is expressly understood and agreed that this Subordination Agreement shall not apply to any refinancing, renewal or extension of the Mortgage from Mortgagors to Lender.
Agreed to on this date:

Mortgagee: American General Financial Services, Inc.
By: H. Brad Cunningham
Title: Vice President

Attest: Pamela S. Eddy
Pamela S. Eddy

State of Indiana
County of Johnson

On this day, April 1, 2008, before me, the undersigned individual, personally appeared H. Brad Cunningham, who acknowledged him-or herself to be the Vice President of American General Financial Services, Inc., and that he/she, as such, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by him- or herself under the title indicated.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Laura K. Whitaker
Notary Public Laura K. Whitaker
Resident of Johnson County

My Commission Expires:
April 29, 2009

*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.

[Signature]

File
with
10437237
10437954

Loan # : 188935875
Borrower : Kimberly J Gruszka
Michael V. Gruszka

Exhibit A

LEGAL DESCRIPTION

The land referred to herein is situated in the State of IN, County of Lake, City of Lowell and described as follows:

Lot 20 Village Green Subdivision Phase One, as addition to the Town of Lowell, as shown in Plat Book 93, Page 95, Lake County, Indiana.

Assessor's Parcel No: 29-04-0221-0020
Street Address: 723 seminole drive
Lowell, IN, 46356

