

**SUBORDINATION AGREEMENT OF MORTGAGE**

KNOW ALL MEN BY THESE PRESENTS THAT:

CENTIER BANK, present legal holder of that certain mortgage dated 01/16/09 in the amount of \$10,000.00, executed by Lynda Koppen A/K/A Lynda L. Koppen, as mortgagor, to CENTIER BANK as mortgagee, recorded on 01/28/09, as Document Number 2009 004795 in the records of Lake County, Indiana concerning the real property located in Hobart Indiana, described as follows:

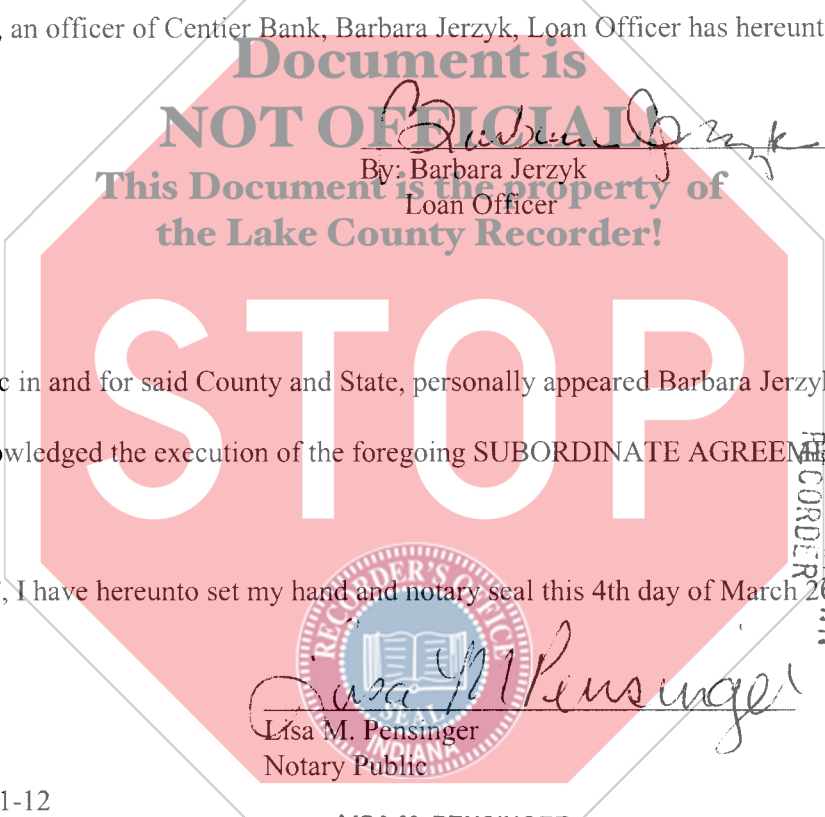
LOT 7, EXCEPT THE WEST 8 FEET THEREOF, AND LOT 8, EXCEPT THE EAST 4 FEET THEREOF, IN BLOCK 2 IN CRESSMOOR FIRST SUBDIVISION, IN THE CITY OF HOBART, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 21, PAGE 25, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

for good and valuable consideration received, has and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage dated March 26, 2009, by Lynda Koppen A/K/A Lynda L. Koppen, Mortgagor to Centier Bank as Mortgagee securing payment of a note in the amount of ~~\$20,000.00~~\* recorded \_\_\_\_\_, as Document Number 2009-021486, recorded in Lake County, Indiana. \*\$28,800.00

The undersigned, **CENTIER BANK**, hereby consenting that the lien of the mortgage first described be taken as second and inferior to the mortgage last above described.

In WITNESS WHEREOF, an officer of Centier Bank, Barbara Jerzyk, Loan Officer has hereunto set her hand and this 4th day of March 2009.



*Barbara Jerzyk*  
By: Barbara Jerzyk  
Loan Officer

STATE OF INDIANA  
COUNTY OF LAKE

Before me, a Notary Public in and for said County and State, personally appeared Barbara Jerzyk, an officer of Centier Bank and acknowledged the execution of the foregoing SUBORDINATE AGREEMENT OF MORTGAGE.

IN WITNESS WHEREOF, I have hereunto set my hand and notary seal this 4th day of March 2009.

*Lisa M. Pensinger*  
Lisa M. Pensinger  
Notary Public

Commission expires: 02-11-12  
County of residence: Lake

**LISA M. PENSINGER**  
NOTARY PUBLIC, Lake County, Indiana  
My Commission Expires February 11, 2012  
Resident of Lake County, Indiana

Document prepared by: Lisa Pensinger, Loan Officer

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:

*Lisa M. Pensinger*  
Lisa M. Pensinger

2009 021487  
2009 APR -3 AM 9:07  
STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
RECORDER  
MICHAEL A. STEWART

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