

2009-05-13 16:52 AGFS2945-CROWN POINT

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2009 06 10 56

2009 SEP -4 AM 8:48

MICHAEL A. BROWN  
RECORDER


AMERICAN  
GENERAL  
FINANCIAL SERVICES

75798910  
Record 301

**SUBORDINATION AGREEMENT REQUEST  
(ALLOW 14 DAYS FROM DATE RECEIVED FOR PROCESSING)**

654671-156910RE

TO: American General Financial Services, Inc. - Subordinations  
11315 S. Broadway  
Crown Point, IN 46307

Recording Requested by &  
When Recorded Return To:   
US Recordings, Inc.  
2925 Country Drive Ste 201  
St. Paul, MN 55117

Bank of America, N.A.  
(Company Name) is processing a mortgage application for

Michael J. and Kimberly J. Gruszka  
(Customer Name) who has a mortgage loan located at the

above-referenced American General office. We request your consideration for subordination of your mortgage dated May 19, 2009 attached or enclosed is the legal description and mortgage recording information needed to execute a subordination. We understand that American General is under no obligation to approve this request. The customer's capacity and payment history, along with American General's equity position (LTV), will weigh in consideration to execute the agreement. American General may at its option request a copy of the appraisal being used to initiate this refinance or request an approved AGFS appraising company to be used in determining its equity position after subordination. Expenses for such appraisals shall be at the expense of the company processing the loan. A processing fee of \$100.00 is attached/enclosed with this request, which will be refunded if the decision is made not to execute the subordination agreement. We understand if the subordination request is approved, American General will use their standardized subordination agreement for the applicable state.

Prepared by:  
Bank of America, N.A. ~~Submitted By~~  
Company Name  
Ambria Christian  
Requestor's Name  
Home Services Specialist II  
Position



\$18  
CK# 007661887  
CWA  
E

SUBORDINATION AGREEMENT

Mortgagors: Michael J. and Kimberly J. Gruszka
Mortgagee: American General Financial Services, Inc.
Mortgage: Date: 08/06/07 Date Recorded: 09/29/2008
Principal Amount: \$ 7,205.00 Book: 93 Page: 95
County Recorded: Lake DOC # 2008067638

Legal Description of Property: See attached description.
Address of Property: 723 Seminole Drive Lowell, IN. 46350

Lender (Requesting Subordination): Bank of America, N.A.

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: \$ 213,000 Dated: May 19, 2009
Book: Page: Interest Rate: 5.000 % (per year)
County Recorded:

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:

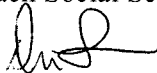
Mortgagee: American General Financial Svcs. Inc. Attest: Terri L. Lykins
By: Michael J. Walsh Title: Vice President Assistant Secretary
State of Illinois
County of Kendall

On this day, May 22, 2009, before me, the undersigned individual, personally appeared Michael J. Walsh, 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.
Emily Gentile
Notary Public Emily Gentile
My Commission Expires: May 30, 2011
OFFICIAL SEAL
EMILY GENTILE
Notary Public, State of Illinois
My Commission Expires: 5/30/2011

This instrument was prepared by: AMBRIA CHRISTIAN

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.



DIA LEE



Resident of \_\_\_\_\_ County

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.



\*U00758091\*

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