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Prepared by:

Marnessa Birckett 2009 063742

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 SEP 18 AM 8:41

Recording Requested by &
When Recorded Return To:

US Recordings, Inc.
2925 Country Drive
St. Paul, MN 55117

MICHAEL A. BROWN
RECORDER

PLEASE RECORD 2ND

SUBORDINATION AGREEMENT (s)

75960132

THIS SUBORDINATION AGREEMENT, made August 25, 2009, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **Mortgage Electronic Registration Systems, Inc.**

WITNESSETH:

THAT WHEREAS Kevin H. Hubbard and Yvonne M. Hubbard, residing at 119 W. 57th Ave., Merrillville IN 46410, did execute a Mortgage dated 11/23/04 to **Mortgage Electronic Registration Systems Inc** covering:

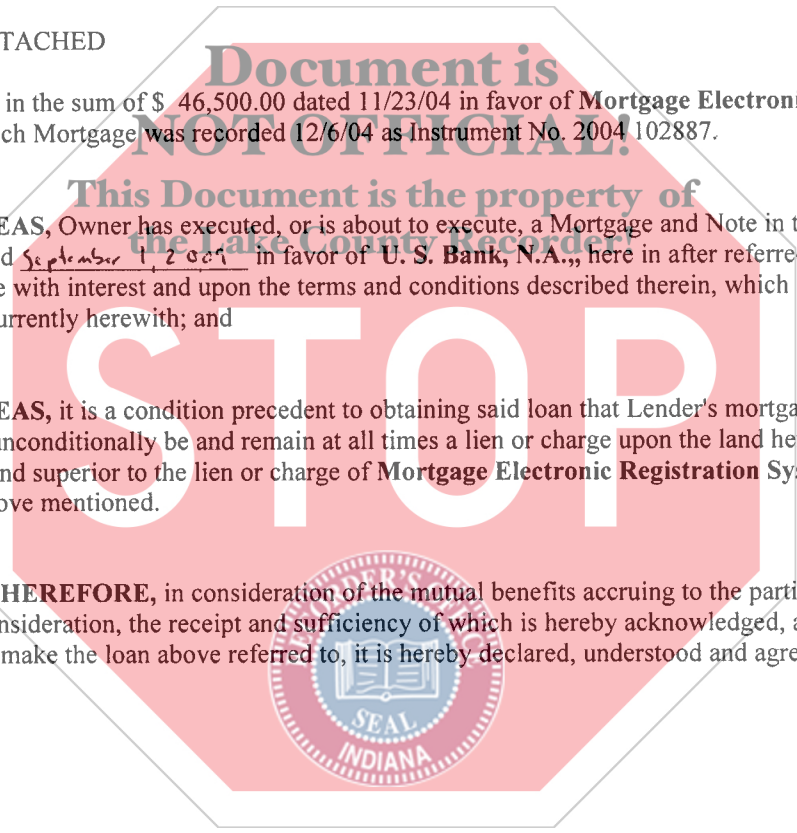
SEE ATTACHED

To Secure a Note in the sum of \$ 46,500.00 dated 11/23/04 in favor of **Mortgage Electronic Registration Systems Inc**, which Mortgage was recorded 12/6/04 as Instrument No. 2004 102887.

WHEREAS, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 126,400.00 dated September 12 2009 in favor of U. S. Bank, N.A., here in after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and

WHEREAS, it is a condition precedent to obtaining said loan that Lender's mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems, Inc.** mortgage first above mentioned.

NOW THEREFORE, in consideration of the mutual benefits accruing to the parties hereto, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:



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(1) That said mortgage securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems Inc.**, mortgage first above mentioned, including any and all advances made or to be made under the note secured by **Mortgage Electronic Registration Systems Inc.**, mortgage first above mentioned.

(2) Nothing herein contained shall affect the validity or enforceability of **Mortgage Electronic Registration Systems Inc.**, mortgage and lien except for the subordination as aforesaid.

WITNESSED BY:

Mortgage Electronic Registration Systems Inc.,

By: *Eileen Slowik*
Eileen Slowik

By: *Linda Walton*
Linda Walton

By: *Kim Johnson*
Kim Johnson

Title: Vice President

By: *Eileen Slowik*
Eileen Slowik

Attest: *Marnessa Birckett*
Marnessa Birckett

By: *Kim Johnson*
Kim Johnson

Title: Assistant Secretary

COMMONWEALTH OF PENNSYLVANIA

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COUNTY OF MONTGOMERY

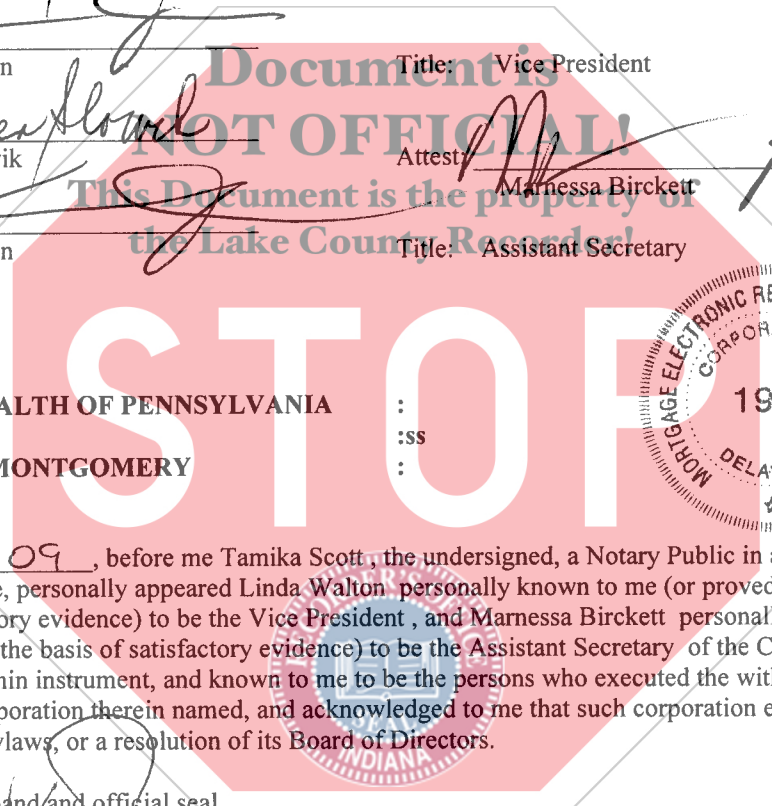
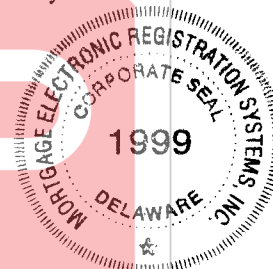
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On 8-25-09, before me Tamika Scott, the undersigned, a Notary Public in and for said County and State, personally appeared Linda Walton personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President, and Marnessa Birckett personally known to me (or proved to me on the basis of satisfactory evidence) to be the Assistant Secretary of the Corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same, pursuant to its bylaws, or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Tamika Scott
Notary Public

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Tamika Scott, Notary Public
Horsham Twp., Montgomery County
My Commission Expires Nov. 27, 2010
Member, Pennsylvania Association of Notaries



Order ID: 6413789
Loan No.: 7884019350

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

A portion of the Northeast Quarter of the Southeast Quarter of Section 4, Township 35 North, Range 8 West of the 2nd P.M., more particularly described as follows:

Beginning at a point 795.22 feet East of the Northwest corner of said 40 acre tract, and thence running East on the North line of said tract 85 feet; thence South 190 feet, thence West 85 feet; thence North 190 feet to the place of beginning in Lake County, Indiana, more commonly known as 119 West 57th Avenue, Merrillville, Indiana.

Assessor's Parcel Number: 08-15-0018-0144

