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SUBORDINATION AGREEMENT

Whereas, Timothy F Nowak and Jane K Nowak, are the owners of the following described Real Estate, to wit:

“SEE ATTACHED”

And whereas, on April 7, 2004, said owner executed a mortgage on The above said Real Estate to Horizon Bank, N.A. as Mortgagee, which Mortgage was recorded May 21, 2004 as document number 2004-042149; in the Office of Recorder of Porter County, Indiana.

AND

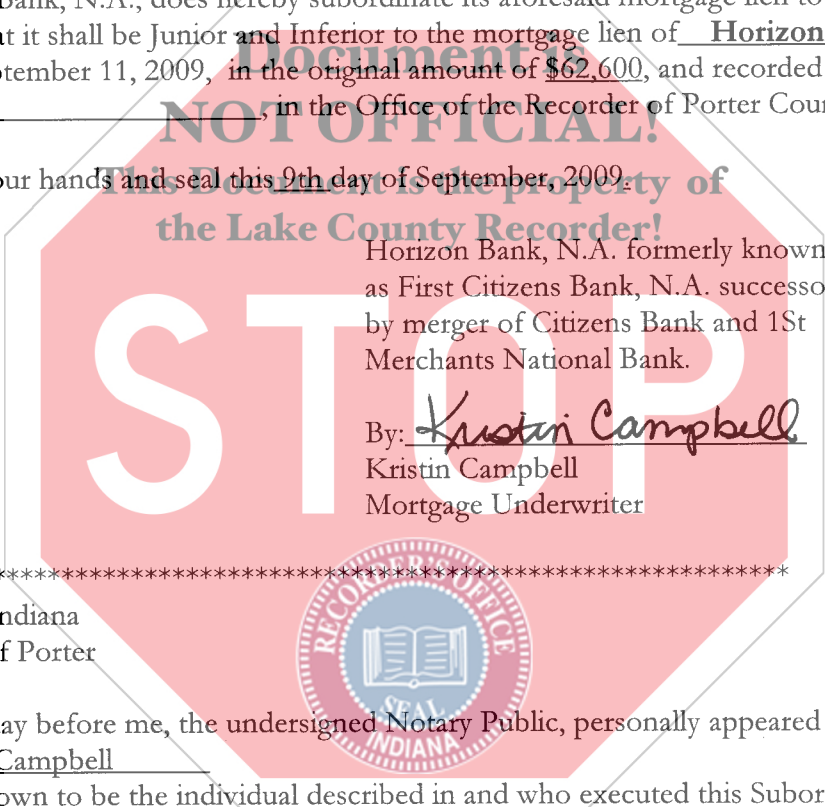
Whereas, said owner executed a mortgage to Horizon Bank N.A. which said mortgage was dated September 11, 2009, in the original amount of \$62,600, and recorded as Document number 2009-063849 Office of the Recorder of Porter County, Indiana..
Lake

Now Therefore, in consideration of One Dollar (\$1.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the aforesaid Horizon Bank, N.A., does hereby subordinate its aforesaid mortgage lien to and agrees that it shall be Junior and Inferior to the mortgage lien of Horizon Bank N.A. dated September 11, 2009, in the original amount of \$62,600, and recorded in as Document number _____, in the Office of the Recorder of Porter County, Indiana.

Witness our hands and seal this 9th day of September, 2009.

Horizon Bank, N.A. formerly known as First Citizens Bank, N.A. successor by merger of Citizens Bank and 1St Merchants National Bank.

By: Kristin Campbell
Kristin Campbell
Mortgage Underwriter



State of Indiana
County of Porter

On this day before me, the undersigned Notary Public, personally appeared Kristin Campbell to me known to be the individual described in and who executed this Subordination Agreement.

Given under my hand and official seal this 9th day of September, 2009.

By Deborah L Hannon Notary Public.
Deborah Hannon Kalpuraisv. FN
Residing at 4208 Culbert Notary Public in and in the State
of IN My commission expires 1-8-12

This instrument prepared by: Kristin Campbell, mortgage loan underwriter/processor

2009 063850

2009 SEP 18 AM 9:17

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

MONA
RECORDER
CROWN

\$15
TI
CWA

No: 920096415

LEGAL DESCRIPTION

Lot 1 in Block 2 in Knickerbocker Manor First Addition to the Town of Munster, as per plat thereof, recorded in Plat Book 31 page 15, in the Office of the Recorder of Lake County, Indiana.

