

3

WHEN RECORDED MAIL TO:

ILLIANA FINANCIAL CREDIT UNION  
1600 HUNTINGTONDRIVE  
P.O. BOX 1249  
CALUMET CITY, IL 60409-0649

2009 079741

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
2009 DEC -2 AM 9:24  
MICHAEL A. BROWN  
RECORDER

SUBORDINATION AGREEMENT

This Agreement made the 20th day of November 2009 between John S. Markowski and Gale J. Markowski, Husband and Wife and hereinafter called "BORROWER(S)", and ILLIANA FINANCIAL CREDIT UNION, 1600 HUNTINGTON DRIVE, CALUMET CITY, IL 60409 hereinafter called "LIENHOLDER", and Illiana Financial Credit Union ISAOA/ATIMA "1<sup>st</sup> MORTGAGE LENDER", WITNESSETH:

Whereas, Lien holder is the owner and holder of a certain mortgage covering the real property owned by John S. Markowski and Gale J. Markowski, Husband and Wife the "borrower(s)", which is described as follows:

Meadows  
Lot 90 Sun Meadow Unit 4 Addition to the Town of St John as per plat thereof, recorded in Plat Book 69, page 49 in the Office of the Recorder of Lake County, Indiana, and amended by a certain "Certificate of Correction" recorded August 7, 1991 as Document No. 91039795.

PROPERTY ADDRESS: 8760 Verbena Court, St John, In 46373

PERMANENT INDEX NUMBER: 45-11-30-252-006.000-035

And of the bond which said mortgage secures, said mortgage bearing date the 13th day of March 2002 and recorded the 26<sup>th</sup> day of March 2002 as Document No. R 2002 028705 in the office of the Recorder of Lake County executed by the "BORROWER(S)" to secure a note in the amount of \$40,000.00-----FORTY THOUSAND DOLLARS AND NO CENTS-----

Whereas, on condition that said mortgage be subordinated in the manner hereinafter appearing, Illiana Financial Credit Union ISAOA/ATIMA is about to accept from "BORROWER(S)" a mortgage covering said premises hereinabove described, bearing the date of November 20, 2009 made by "BORROWER(S)" to Illiana Financial Credit Union ISAOA/ATIMA to secure \$97,000.00---NINETY SEVEN THOUSAND DOLLARS and interest;

Now, therefore, in consideration of the premises and to induce Illiana Financial Credit Union ISAOA to accept the said mortgage from "BORROWER(S)", and also for valid consideration to each of them paid by Illiana Financial Credit Union ISAOA/ATIMA the receipt whereof is hereby acknowledged, "BORROWER(S)" and "LIENHOLDER" do hereby, severally and respectively, covenant, consent and agree to and with Illiana Financial Credit Union ISAOA/ATIMA that said mortgage owned and held by "LIENHOLDER" shall be, and the same is hereby made, subject and subordinate in lien to the lien of said mortgage to be accepted by Illiana Financial Credit Union ISAOA/ATIMA.

920098344  
TIGOR TITLE INS.

1700  
TI  
9m

This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors, of the parties hereto.

This Agreement shall be construed in accordance with and governed by the law of the State of Illinois.

In Witness Whereof, the parties have signed this Agreement on the day and year first above written:

BORROWER(S):

John S. Markowski      Gale J. Markowski  
JOHN S. MARKOWSKI      GALE J. MARKOWSKI

LIENHOLDER: ILLIANA FINANCIAL CREDIT UNION

By: Anna Shaleva  
ANNA SHALEVA, VICE PRESIDENT/LENDING SERVICES

1<sup>ST</sup> MORTGAGE LEN  
ILLIANA FINANCIAL CREDIT UNION

By: Anna Shaleva  
ANNA SHALEVA, VICE PRESIDENT/LENDING SERVICES

This Instrument Prepared By:

Anna Shaleva  
Illiana Financial Credit Union  
1600 Huntington Drive  
Calumet City, IL 60409

RETURN DOCUMENT TO:

Illiana Financial Credit Union  
1600 Huntington Drive  
Calumet City, IL 60409

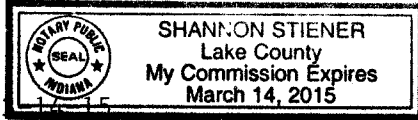


**BORROWER(S) SIGNATURE NOTARIZATION**

STATE OF IN }  
COUNTY OF Lake

Before me, the undersigned Notary of said County and State, personally appeared John S. Markowski and Gale J. Markowski to me to be the person(s) whose name is subscribed above, and acknowledged that he executed the same for the purposes therein contained.

In Witness Whereof I hereunto set my hand and official seal this 25<sup>th</sup> 20<sup>th</sup> day of November, 2009.



My Commission Expires:  
Resident of Lake County

*Shannon Stiener*  
Notary Public Shannon Stiener

**ILLIANA FINANCIAL OFFICIAL'S SIGNATURE NOTARIZATION**

STATE OF } Illinois  
COUNTY OF } Cook

Before me, the undersigned Notary of said County and State, personally appeared Anna Shaleva, Vice President/Lending Services of the Illiana Financial Credit Union, known to me to be the person whose name is Subscribed above, and acknowledged that he executed the same for the purposes therein contained.

In Witness Whereof I hereunto set my hand and official seal this 9th day of November 2009.



My Commission Expires: 3-17-11

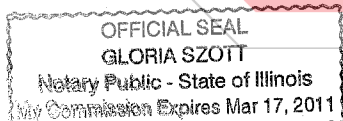
*Gloria Szott*  
Notary Public Gloria Szott  
Resident of Cook County

**1<sup>ST</sup> MORTGAGE LENDER OFFICIAL'S SIGNATURE NOTARIZATION**

STATE OF } Illinois  
COUNTY OF } Cook

Before me, the undersigned Notary of said County and State, personally appeared Anna Shaleva, Vice President/Lending Services known to me to be the person whose name is subscribed above, and acknowledged that he executed the same for the purposes therein contained.

In Witness Whereof I hereunto set my hand and official seal this 9th day of November 2009



My Commission Expires: 3-17-11

*Gloria Szott*  
Notary Public Gloria Szott  
Resident of Cook County

