

2010 000719

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2010 JAN -6 AM 10:47

CAROLYN J. POLLARD  
ACTING RECORDER

17935  
NORTHWEST INDIANA TITLE  
162 WASHINGTON STREET  
LOWELL, IN 46356  
219-696-0100

SUBORDINATION AGREEMENT

Document is  
**NOT OFFICIAL!**

This Document is the property of  
the Lake County Recorder

WHEREAS CONRAD SZCZEPKOWSKI AND GAIL SZCZEPKOWSKI by a Mortgage (the "METLIFE HOME LOANS MORTGAGE") dated December 23, 2009 and recorded on in the Recorders Office of LAKE County, Indiana as Document number 201000718 did convey unto METLIFE HOME LOANS certain premises in LAKE County, Indiana described as:

LOT 136 IN SADDLE CREEK SUBDIVISION – PHASE 1, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 97, PAGE 76, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

to secure a note for ONE HUNDRED ELEVEN THOUSAND SEVEN HUNDRED EIGHT AND 00/100 (\$111,708.00) U. S. DOLLARS with interest payable as therein provided: and

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of:

**A MORTGAGE DATED MAY 30, 2009 AND RECORDED JUNE 22, 2009 AS DOCUMENT NUMBER 2009-041537 (the "First Midwest Bank Mortgage")**

but is willing to subject and subordinate its right, interest and claim to the lien of above mentioned Mortgage.

**NOW THEREFORE**, the undersigned in consideration of the premises and of the sum of **ONE DOLLAR (\$1.00)** paid to the undersigned, receipt of which is hereby acknowledged, does hereby covenant and agree with METLIFE HOME LOANS that the right, interest and claim of the undersigned under the First Midwest Bank Mortgage is and shall be and remain at all times subject and subordinate to the lien of the METLIFE HOME LOANS Mortgage as aforesaid for all advances made or to be made under the provisions of said mortgage or on the notes secured thereby and for all other provision of said mortgage or on the notes

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secured thereby and for all purposes specified therein, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of State of Illinois.

WITNESS the hand and seal of the undersigned the 22<sup>ND</sup> day of December A.D. 2009.

FIRST MIDWEST BANK  
ONE PIERCE PLACE  
SUITE 1500  
ITASCA, IL 60143

*Sandra D. Houseman*

BY: SANDRA D. HOUSEMAN  
ITS: Vice President

*Jeanne Zajac*

BY: JEANNE ZAJAC  
ITS: Assistant Vice President

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that SANDRA D. HOUSEMAN and JEANNE ZAJAC who are/is personally known to me to be the same person(s) whose name(s) are/is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this 22<sup>nd</sup> day of December A.D. 20 09.

*Patricia Jones*

Notary Public



THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK  
300 NORTH HUNT CLUB ROAD  
GURNEE, ILLINOIS 60031



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.

*Alvin Caputo*