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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 015495

2010 MAR 18 AM 8:48

MICHELLE R. FAJMAN
RECORDER

Prepared by: *Lewis Burton*
NATIONS LENDING SERVICES
9801 Legler Rd, Lenexa KS 66219
Phone No. (877) 256-4117 Fax No. (877) 494-0400

RETURN TO: 
WORLDWIDE RECORDING, INC.
9801 LEGLER RD
LENEXA, KS 66219
1-800-316-4682

SUBORDINATION AGREEMENT

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WHEREAS, United Neighborhoods Inc with the address of 219 Russell St Hammond, IN 46320, the undersigned, hereinafter referred to as First Party, is the owner of the mortgage dated 11/03/2008 and recorded on the 11/10/2008, as document No. 2008076674 in the office of the Register of Deeds, Lake County, State of Indiana, securing a debt in the original amount of \$2,500.00, and covering the following described real estate situated in Lake County, State of Indiana, to-wit:

the Lake County Recorder!

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, IN THE STATE OF INDIANA:

LOT 13 AND THE EAST 25 FEET OF LOT 12 IN BLOCK 2 IN SOUTHMOOR ADDITION TO THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 20 PAGE 27, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

COMMONLY KNOWN AS: 231 174TH ST., HAMMOND, INDIANA 46324
SUBJECT TO SPECIAL ASSESSMENTS, IF ANY, 2007 TAXES PAYABLE 2008, 2008 TAXES PAYABLE 2009, AND ALL REAL ESTATE TAXES DUE AND PAYABLE HEREAFTER.

SUBJECT TO EASEMENTS, RESTRICTIONS AND COVENANTS OF RECORD, IF ANY.

BEING THAT PARCEL OF LAND CONVEYED TO ANTHONY A. RAMIREZ FROM STEVEN W. BUCHANAN AND STAR E. BUCHANAN BY THAT DEED DATED 11/03/2008 AND RECORDED 11/10/2008 IN DEED DOCUMENT NUMBER 2008076672 OF THE LAKE COUNTY, IN PUBLIC REGISTRY.

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WHEREAS, Anthony Ramirez have executed a mortgage **NOT TO EXCEED** the amount of \$140,760.00, dated to Bank of America, N.A., ISAOA, hereinafter referred to as Second Party covering the above described real estate and securing a note of like amount, which mortgage is filed for record in the office of the Register of Deeds, Lake County, State of Indiana on 2/22/10 and recorded as document No. 2010-009565, in Book _____ of Mortgages, at page _____ of the records of said County and State; and

WHEREAS, Second Party desires that the lien of its mortgage above referred to shall be prior and superior to any right, title, interest, claim or lien which the First Party may have in or to the said premises by virtue of its mortgages first above described;

NOW, THEREFORE, the undersigned in consideration of the premises and the sum of One Dollar (\$1.00) to the First Party in hand paid, the receipt whereof in hereby acknowledged, the said First Party does subordinate all rights created by the mortgages above described to the undersigned First Party, or in any other manner, to the lien of the mortgage to the said Second Party above described, and agrees that the said mortgage to said Second Party shall constitute a first and prior lien upon the real estate described in the mortgage of said Second Party, superior to any right, title interest, claim or lien which the First Party may have in or on said premises, to the same extent as though the mortgage to Second Party was actually executed and recorded prior to the mortgages of the undersigned above described.

IN WITNESS WHEREOF, the said First Party has hereunto caused this instrument to be signed on its behalf by

Carlotta Blake-King, thereunto duly authorized so to do this 17th day of November, 2009

United Neighborhoods Inc



BY: Carlotta Blake-King

Title: Executive Director UNI

Dana Ann Smith

Witness Signature

Dara Ann Smith
Witness Printed Signature

Witness Signature

Witness Printed Signature

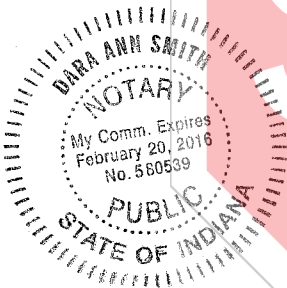
STATE OF Indiana
COUNTY OF Lake

On this 17th day of November, 2009, before me appeared, Carlotta Blake-King, Executive Director (title) to me personally known, who, being by me duly sworn, did say that they are the representatives respectively, of the Corporation of the State of Indiana, and that said instrument was signed and sealed in behalf of said corporation, by authority of its Board of Directors; and said acknowledged said instrument to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

Dara Ann Smith
Notary Public
Dara Ann Smith

My Commission Expires: February 20, 2016



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.

Louis Burton

