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2010 073655

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2010 DEC 14 AM 9:33
MICHAEL D. BAJMAN
RECORDER

SUBORDINATION AGREEMENT

WHEREAS ANN H. KUDZINOWSKI N/K/A ANN KEGBEIN by a Mortgage (the "LENDING TREE LOANS MORTGAGE") dated NOVEMBER 11, 2010 and recorded on CONCURRENTLY HEREWITH in the Recorders Office of LAKE County, Indiana as Document number _____ did convey unto LENDING TREE LOANS certain premises in LAKE County, Indiana described as:

LOT 24 IN SCHERWOOD 4TH ADDITION TO THE TOWN OF GRIFFITH, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 36 PAGE 50, AND AMENDED BY PLAT OF CORRECTION RECORDED IN PLAT BOOK 37 PAGE 8, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

to secure a note for EIGHTY SEVEN THOUSAND SIX HUNDRED AND 00/100 (\$87,600.00) 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 MARCH 31, 2006 AND RECORDED APRIL 19, 2006 AS DOCUMENT NUMBER 2006-032515 (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 LENDING TREE 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 LENDING TREE LOANS Mortgage as aforesaid for all advances made or to be made under the provisions of

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said mortgage or on the notes secured thereby and for all other provision of said mortgage or on the notes 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 12TH day of November A.D. 2010.

FIRST MIDWEST BANK
300 PARK BOULEVARD, SUITE 400
ITASCA, ILLINOIS 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 12th day of November A.D. 20 10.

Michele Thurmond

Notary Public

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

