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SUBORDINATION OF MORTGAGE AGREEMENT

10 BAL 18012

WHEREAS, CENTIER BANK, present legal holder of that certain mortgage dated 09-18-03 in the amount of \$50,000.00, executed by Edward J. and Andrea J. Stone, as Mortgagors, to CENTIER BANK as Lender, recorded on 09-25-03, as Document Number 2003-100461 in the records of Lake County, Indiana concerning the following described property:

Lot 17 in block 1 in White Oak Estates of Highland, as per plat thereof, recorded in Plat Book 81, page 60, in the Office of the Recorder of Lake County, Indiana.

COMMONLY KNOWN AS: 2010 Birchwood Lane, Highland, IN 46322

For good and valuable consideration received, has and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage dated 9-17-10, in the amount of \$270,000.00 executed by Edward J. and Andrea J. Stone, Mortgagor to Security National Mortgage Company a Utah Corporation ISAOA as Lender recorded on 10-18-10, as Document Number 2010 060261, in the records of Lake County, Indiana.

The undersigned, **CENTIER BANK**, hereby consenting that the lien of the mortgage first described be taken as second and inferior to the mortgage last described. In WITNESS WHEREOF, the Barbara Jerzyk, Loan Officer of Centier Bank has hereunto set her Hand this 15th day of September, 2010.

Barbara Jerzyk
By: Barbara Jerzyk, Loan Officer

State of Indiana
County of Lake

Before me, a Notary Public in and for said County and State, personally appeared Barbara Jerzyk, an officer of Centier Bank and acknowledged the execution of the foregoing SUBORDINATE OF MORTGAGE AGREEMENT.

IN WITNESS WHEREOF, I have hereunto set my hand and notary seal this 15th day of September, 2010.

Lisa M Pensinger
Lisa M. Pensinger
Notary Public

Commission expires: 02-11-12
County of residence: Lake

LISA M. PENSINGER
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires February 11, 2012
Resident of Lake County, Indiana

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:

Lisa M Pensinger
Barbara Jerzyk, Loan Officer

This instrument was prepared by Barbara Jerzyk, 600 East 84th Avenue, Merrillville, IN 46410

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. JUDY ROSS

CHECK # 8610
OVERAGE _____
COPY _____
NON-COM 100
CLERK _____

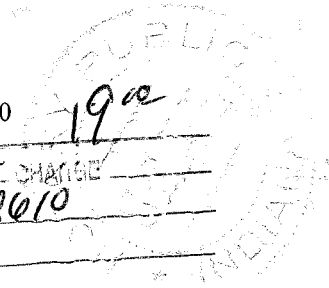
Ref 2

2010 074291

2010 DEC 16 AM 9:03

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

MICHELLE R. ZAVANA
RECORDER



LEGAL DESCRIPTION

Lot Numbered 17, Block 1, as shown on the recorded plat of White Oak Estates of Highland, recorded in Plat Book 81, page 60, in the Office of the Recorder of Lake County, Indiana.

FOR INFORMATIONAL PURPOSES ONLY:

Common Address: 2010 Birchwood Lane, Highland, IN 46322
45-07-32-404-006.000-026