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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 074864

2010 DEC 17 AM 11:48

MICHAEL J. HUMAN
RECORDER

SUBORDINATION AGREEMENT

WHEREAS JAMES T. KILINSKI AND KRISTIN A. KILINSKI by a Mortgage (the "AMTRUST BANK, A DIVISION OF NEW YORK COMMUNITY BANK, ISAOA MORTGAGE") dated _____ and recorded on _____ in the Recorders Office of LAKE County, Indiana as Document number _____ did convey unto AMTRUST BANK, A DIVISION OF NEW YORK COMMUNITY BANK, ISAOA certain premises in LAKE County, Indiana described as:

LOT 70 IN HERON LAKE ADDITION, UNIT 4, PHASE ONE TO THE TOWN OF ST. JOHN, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 94 PAGE 28, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

to secure a note for TWO HUNDRED TWENTY THOUSAND AND 00/100 (\$220,000.00) 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 JULY 22, 2008 AND RECORDED AUGUST 1, 2008 AS DOCUMENT NUMBER 2008 055149 (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 AMTRUST BANK, A DIVISION OF NEW YORK COMMUNITY BANK, ISAOA that the right, interest and claim of the undersigned under the First Midwest Bank Mortgage is and shall be and remain at all

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times subject and subordinate to the lien of the AMTRUST BANK, A DIVISION OF NEW YORK COMMUNITY BANK, ISAOA 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 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 28TH day of October A.D. 2010.

FIRST MIDWEST BANK
300 PARK BOULEVARD, SUITE 400
ITASCA, ILLINOIS 60143

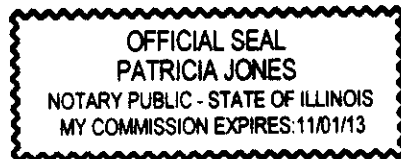
Conni Norman
BY: CONNI NORMAN
ITS: Vice President

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 CONNI NORMAN 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 28th day of October A.D. 20 10.

Patricia Jones Notary Public



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