

SUBORDINATION OF MORTGAGE AGREEMENT

WHEREAS, CENTIER BANK is present legal holder of that certain mortgage dated 06/16/04 in the amount of \$116,000.00, executed by Thomas O. Malsch and Cheryl M. Malsch as Trustees of the Malsch Family Trust dated November 11, 1999 as Mortgagors, to CENTIER BANK as Lender, recorded on 06/17/04 as Document Number 2004 050953 in the records of Lake County, Indiana, concerning the following described property:

LOT 40 BRAMBLEWOOD UNIT 1, AN ADDITION TO THE TOWN OF ST JOHN, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 92 PAGE 26, IN THE OFFICE OF LAKE COUNTY, INDIANA.

COMMONLY KNOWN AS: 9745 Julia Drive, Saint John, Indiana 46373

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

That certain Mortgage dated 12-10-2010, in the amount of \$141,500.00 executed by Thomas O. Malsch and Cheryl M. Malsch as Trustees of the Malsch Family Trust dated November 1999, Mortgagors, to Centier Bank as Lender, recorded on \_\_\_\_\_, as Document Number \_\_\_\_\_, 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 said Barbara Jerzyk, Loan Officer of CENTIER Bank has hereunto set her hand this 3rd day of November, 2010.

By: Barbara Jerzyk  
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 SUBORDINATION OF MORTGAGE AGREEMENT.

IN WITNESS WHEREOF, I have hereunto set my hand and notary seal this 3rd day of November, 2010.

Lisa M Pensinger  
Notary: Lisa M. Pensinger

Commission expires: 2/11/12  
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.

Name: Lisa M Pensinger  
Printed Name: Lisa M. Pensinger

This instrument was prepared by Lisa Pensinger, Loan Officer: 600 E. 84<sup>th</sup> Ave., Merrillville, Indiana 46410

AMOUNT \$ 1700  
CASH \_\_\_\_\_ CHARGE FN  
CHECK # \_\_\_\_\_  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON-COM 1  
CLERK BS

Fidelity-Schererville 920107389

*ref*

*MTG # 2010-0102*

2010 DEC 22 AM 9:47

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD