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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 075673

2010 DEC 22 AM 9:48

MICHELLE S. FAJMAN
RECORDER

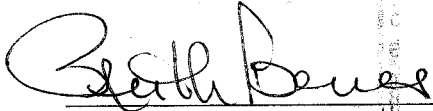
SUBORDINATION AGREEMENT

KNOW BY ALL MEN THESE PRESENTS: In consideration of \$1.00 and other good and valuable consideration, **FIFTH THIRD BANK**, ("Bank"), hereby agrees that it shall postpone and make junior and subordinate in all respects that certain mortgage executed by **JESSICA A TWARDY and RICHARD A TWARDY JR.** in the amount of \$60,000.00 dated **May 16, 2008**, and recorded in Mortgage Instrument No. **2008-040758, MODIFIED TO \$43,500** BY _____, dated _____ **LAKE County, INDIANA** Records, in favor of a mortgage executed by **JESSICA A TWARDY and RICHARD A TWARDY JR.** in the amount of **\$237,000.00** in favor of **FIFTH THIRD MORTGAGE COMPANY**, which mortgage covers real estate described in Exhibit "A" attached hereto and made a part hereof.

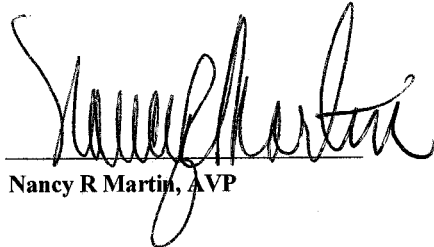
Property Address **9325 W 94TH PLACE, SAINT JOHN, INDIANA 46373**
Tax ID # **State: 45-11-34-105-007,000-035 County:22-12-0258-0011**

This agreement shall continue in full force and effect so long as **JESSICA A TWARDY and RICHARD A TWARDY JR.** shall be indebted to Bank. This Agreement shall be binding upon and inure to the benefit of the respective heirs, executors, successors, and assigns of Bank.

FIFTH THIRD BANK



Ruth Benes, AVP



Nancy R Martin, AVP

MTG 2010-075673

AMOUNT \$ 15⁰⁰
CASH _____ CHARGE FN
CHECK # _____
OVERAGE _____
COPY _____
NON-COM _____
CLERK B3

**FIDELITY NATIONAL TITLE
INSURANCE COMPANY**

411361900
**FIDELITY NATIONAL TITLE
INSURANCE COMPANY**
Crown Point, Indiana

Ref 2

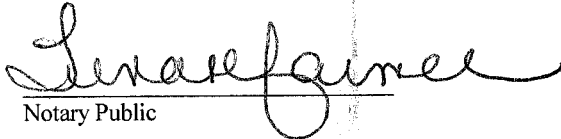
STATE OF ILLINOIS

COUNTY OF COOK

} SS:

BE IT REMEMBERED, that on **December 2, 2010**, before me, a Notary Public in and for said County and State, personally appeared **Ruth Benes, AVP and Nancy R Martin, AVP**, of FIFTH THIRD BANK (or on behalf of FIFTH THIRD BANK), and acknowledged the signing thereof to be their voluntary act for the uses and purposes therein mentioned.

IN WITNESS THEREOF, I have hereunto subscribed my name and affixed my notarized seal on the day and year last aforesaid.


Notary Public



THIS INSTRUMENT WAS PREPARED BY
Fifth Third Bank.
5001 Kingsley Dr. # 1, MOB1R
Cincinnati, OH. 45263
IL#869096735

When Recorded Return TO:
Fifth Third Bank
5001Kingsley Dr.#1, MOB1R
Cincinnati, OH 45263