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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2011 041547

2011 AUG -3 AM 8: 34

MICHELLE 2 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 JAMES W CALLAHAN and ANDREA L CALLAHAN dated September 17, 2004, and recorded in Mortgage Instrument No. 2004083457, LAKE County, INDIANA Records, in favor of a mortgage executed by JAMES W CALLAHAN and ANDREA L CALLAHAN in the amount of \$\$78,850kin favor of BANK OF AMERICA NA, which mortgage covers real estate described in Exhibit "A" attached hereto and made a part hereof.

This agreement shall continue in full force and effect so long as JAMES W CALLAHAN and ANDREA L CALLAHAN 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

Toni A Villarreal, VP

David L Miller, AVP

STATE OF MICHIGAN

COUNTY OF KENT

SS:

Bank of America NA 101 South Tryon Street Charlotte, NC 28255

BE IT REMEMBERED, that on March 24, 2011, before me, a Notary Public in and for said County and State, personally appeared Toni A Villarreal, VP and David L Miller, 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.

SOF MY

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THIS INSTRUMENT WAS PREPARED BY

Fifth Third Bank

5001 Kingsley Dr. # 1, MOB1R

Cincinnati, OH. 45263

IL#856082656

STEPHANIE L WILKINS
Notary Public - Michigan
Kent County
My Commission Expires Fep 24, 2016

My Commission Expires Feb 24, 2016
Acting in the County of

Recording Requested By & Return To: Chicago Title ServiceLink Division 4000 Industrial Blvd Aliquippa, PA 15001

> #16.00 2.00F. # #417604

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200000h

(5)

Exhibit "A" Legal Description

ALL THAT PARCEL OF LAND IN LAKE COUNTY, STATE OF INDIANA, BEING KNOWN AND DESIGNATED AS FOLLOWS:

THE NORTH 37 1/2 FEET OF LOT 1 IN BLOCK 2 IN ALWINA MUENICHS SECOND ADDITION TO HAMMOND, AS PER PLAT THEREOF, RECORDED AUGUST 26, 1926 IN PLAT BOOK 20, PAGE 30, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

BY FEE SIMPLE DEED FROM CHRISTOPHER A. BERDINE AND AMY RAE BERDINE, FKA HARRELL, AS JOINT TENANTS AS SET FORTH IN INST # 98074907 DATED 08/31/1998 AND RECORDED 09/22/1998, LAKE COUNTY RECORDS, STATE OF INDIANA.

Tax ID: 45-06-12-482-018-000-023

