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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2011 041556
SUBORDINATION OF MORTGAGE AGREEMENT

2011 AUG -3 AM 8:36

MICHELLE R. FAJMAN
RECORDER

WHEREAS, CENTIER BANK, present legal holder of that certain mortgage dated 10-25-08 in the amount of \$25,000.00, executed by David and Patricia Howland, as Mortgagors, to CENTIER BANK as Lender, recorded on 11-07-08, as Document Number 2008-076326 in the records of Lake County, Indiana concerning the following described property:
Lot 79, in the Prairie Estates Phase 2, Unit 1, an Addition to the Town of Schererville, as per plat thereof, recorded in Plat Book 90, page 31, in the Office of the Recorder of Lake County, Indiana.

COMMONLY KNOWN AS: 6615 Falcon Drive, Schererville, IN 46375
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 July 8, 2009, in the amount of \$188,000.00 executed by David and Patricia Howland, Mortgagor to Wells Fargo Bank N.A. as Lender recorded on _____, as Document Number _____, in the records of Lake County, Indiana ★ No (7/27/2009 # 2009 - 51482

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 30th day of April, 2009.

Barbara Jerzyk
By: Barbara Jerzyk, Loan Officer

State of Indiana
County of Lake

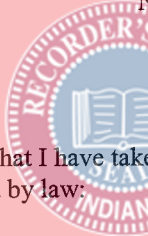
**This Document is the property of
the Lake County Recorder!**

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 30th day of April, 2009.

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:

Barbara Jerzyk
Barbara Jerzyk, Loan Officer

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

AMOUNT \$ 19.002 REF #
CASH _____ CHARGE _____
CHECK # 416941 + 430842
OVERAGE _____
COPY _____
NON-COM _____
CLERK YN

Exhibit "A"

Legal Description

ALL THAT PARCEL OF LAND IN TOWNSHIP OF SCHERERVILLE, LAKE COUNTY, STATE OF INDIANA, BEING KNOWN AND DESIGNATED AS LOT 79 IN PRAIRIE ESTATES, PHASE 2, UNIT 1, AN ADDITION TO THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 90, PAGE 31 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

BY FEE SIMPLE DEED FROM KENNETH O. SCHMERSAL AND GRETCHEN SCHMERSAL AS SET FORTH IN INST # 06-28744 DATED 03/30/2006 AND RECORDED 04/07/2006, LAKE COUNTY RECORDS, STATE OF INDIANA.

Tax ID: 45-11-12-332-004.000-036

