

J.P.Morgan

11 BAR 20977

2011 045846

2011 AUG 24 11:38:51

**SUBORDINATION AGREEMENT**

THIS SUBORDINATION AGREEMENT, made this 22nd day of June, 2011, by JPMORGAN CHASE BANK, NA, a national banking association organized and existing under and by virtue of the laws of the United States of America, and doing business and having its principal office in the City of Columbus, County of Franklin, and State of Ohio ("Bank").

**WITNESSETH**

WHEREAS, the Bank is the owner of a mortgage ("Mortgage") dated February 7, 2008, recorded February 5, 2008 in the Office of the Recorder of Lake County, Indiana, as Instrument Number 2008 013247 and made by Mohammed A. Abbas and Shahida Abbas (collectively "Grantor"), to secure an indebtedness of \$250,000.00, and

WHEREAS, Grantor is the owner of that certain parcel of real estate commonly known as 713 Kilamey Drive, Dyer, IN 46311-3701 and more specifically described as follows:

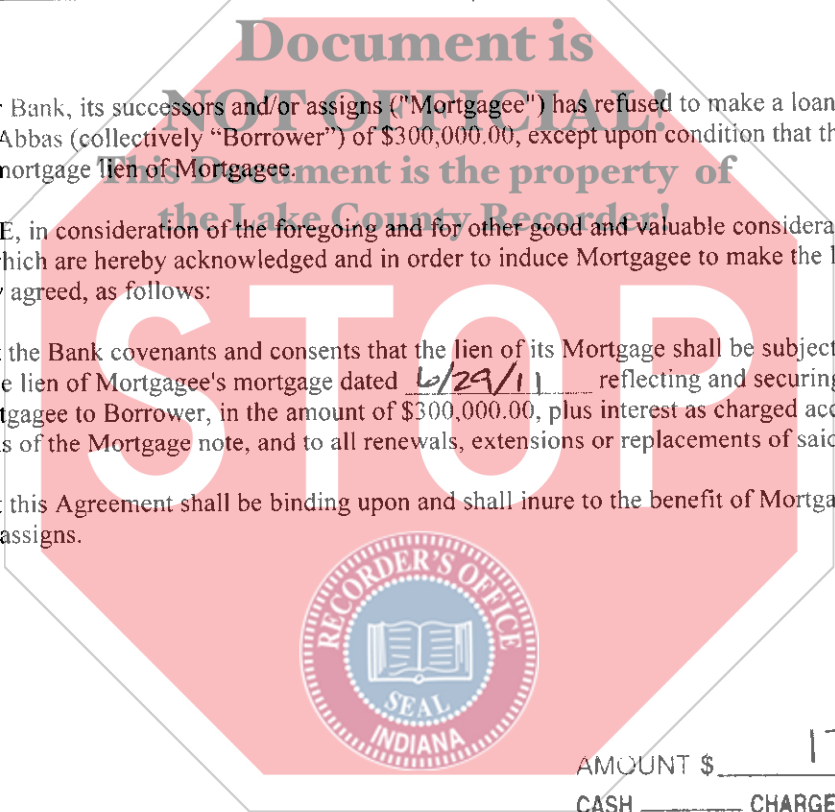
[ SEE ATTACHED RIDER ]  
legal description attached

and

WHEREAS, Centier Bank, its successors and/or assigns ("Mortgagee") has refused to make a loan to Mohammed A. Abbas and Shahida Abbas (collectively "Borrower") of \$300,000.00, except upon condition that the Mortgage be subordinate to said mortgage lien of Mortgagee.

NOW, THEREFORE, in consideration of the foregoing and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged and in order to induce Mortgagee to make the loan to Borrower, it is hereby mutually agreed, as follows:

- I. That the Bank covenants and consents that the lien of its Mortgage shall be subject and subordinate to the lien of Mortgagee's mortgage dated 6/29/11 reflecting and securing the loan made by Mortgagee to Borrower, in the amount of \$300,000.00, plus interest as charged according to the terms of the Mortgage note, and to all renewals, extensions or replacements of said mortgage; and
- II. That this Agreement shall be binding upon and shall inure to the benefit of Mortgagee, its successors and assigns.



AMOUNT \$ 17<sup>00</sup>  
 CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
 CHECK # 10226  
 Overage 1  
 COPY \_\_\_\_\_  
 NON-COM   
 CLERK Rxp

106

EE

IN WITNESS WHEREOF, this Subordination Agreement has been executed by the Bank on the date first above written.

JPMORGAN CHASE BANK, NA

By: Katie Weber  
[Signature], Vice President

STATE OF OHIO                    )  
  ) SS  
COUNTY OF FRANKLIN

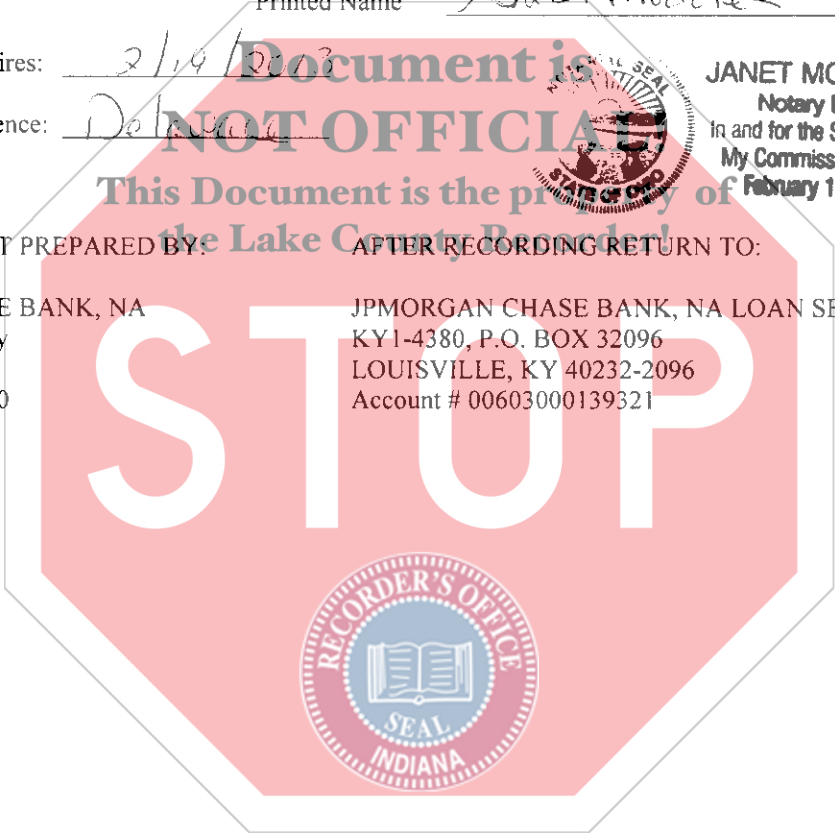
Before me, a Notary Public in and for said County and State personally appeared, Katie Weber, an Officer of JPMORGAN CHASE BANK, NA, who as such officer acknowledged the execution of the foregoing instrument for and on behalf of said banking association.

WITNESS my hand and notarial seal this 22nd day of June, 2011.

Notary Public [Signature]  
Printed Name Janet Mociolek

My Commission expires: 2/19/2013  
My County of Residence: Delaware

**JANET MOCIOLEK**  
Notary Public  
In and for the State of Ohio  
My Commission Expires  
**February 19, 2013**



THIS INSTRUMENT PREPARED BY: JPMORGAN CHASE BANK, NA  
1111 Polaris Parkway  
OH1-1019  
Columbus, OH 43240

AFTER RECORDING RETURN TO:  
JPMORGAN CHASE BANK, NA LOAN SERVICING  
KY1-4380, P.O. BOX 32096  
LOUISVILLE, KY 40232-2096  
Account # 00603000139321

## LEGAL DESCRIPTION

Lot 45 in Briar Ridge Country Club Addition, Block 2, Unit 15, a Planned Unit Development in Dyer, as per plat thereof, recorded in Plat Book 66, page 57, in the Office of the Recorder of Lake County, Indiana.

FOR INFORMATIONAL PURPOSES ONLY:

Common Address: 713 Killarney Drive, Dyer, IN 46311  
45-11-06-203-006.000-034

