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SUBORDINATION AGREEMENT

NOTICE THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

This agreement, made this 8th day of November, 2011, by KAREN M KRAMER, owner of the land hereinafter described and hereinafter referred to as "OWNER", and FIRST FINANCIAL BANK/^{N.A.}present holder of a mortgage and hereafter described and hereinafter referred to a "MORTGAGEE"

THAT WHEREAS, KAREN M KRAMER, owner, did execute a mortgage, dated SEPTEMBER 25, 2006 covering that certain real property described as follows: SEE RIDER ATTACHED HEREON

to secure a note for a sum of FIFTEEN THOUSAND AND NO/100, \$15,000.00, in favor of MORTGAGEE, which mortgage was recorded OCTOBER 20, 2006 as Document No. 2006-092266 Official Records of said LAKE county; and

WHEREAS, OWNER has executed, or is about to execute, a mortgage and note in the sum of NINETY SEVEN THOUSAND FIVE HUNDRED AND NO/100 (\$ 97,500.00) dated November 21, 2011, in favor of AMERICAN FIDELITY, INC. DBA A & M MORTGAGE GROUP, INC., AN ILLINOIS CORPORATION, hereinafter referred to as "LENDER", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and

WHEREAS, it is a condition precedent to obtaining said loan that said mortgage above mentioned shall unconditionally be a remain at all times a lien or charge upon the land hereinbefore described, prior and superior to the lien or charge of the mortgage first above mentioned; and

WHEREAS, LENDER is willing to make said loan provided the mortgage securing the lien or charge upon the above described property prior and superior to the lien or charge of the mortgage first above mentioned and provided that MORTGAGEE will specifically and unconditionally subordinate the lien or charge of the mortgage first above mentioned to the lien or charge of the mortgage in favor of LENDER; and

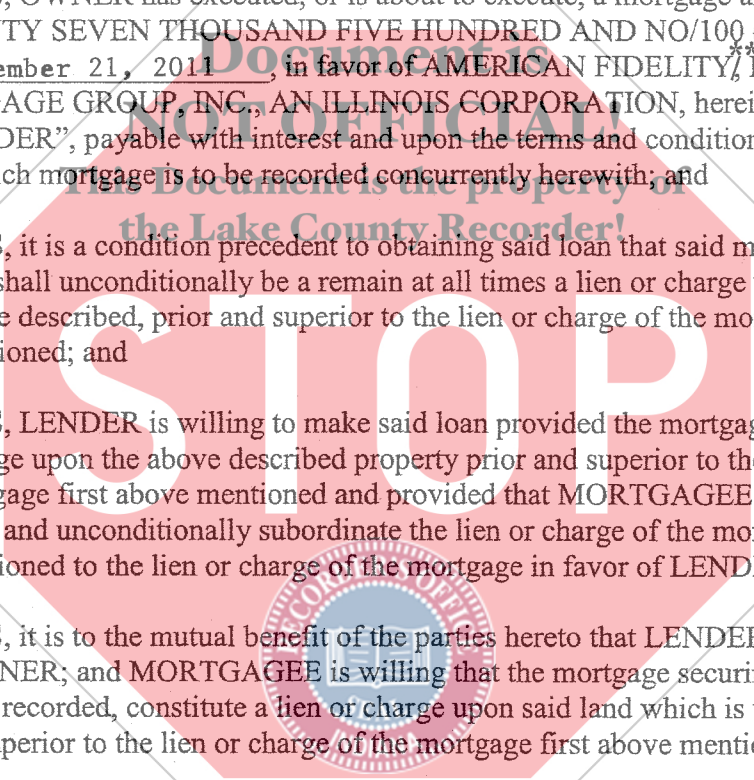
WHEREAS, it is to the mutual benefit of the parties hereto that LENDER make such loan to OWNER; and MORTGAGEE is willing that the mortgage securing the same shall, when recorded, constitute a lien or charge upon said land which is unconditionally prior and superior to the lien or charge of the mortgage first above mentioned.

NOW, THEREFORE, in consideration of the mutual benefits accruing to the parties hereto and other valuable consideration, the receipt and sufficiency of which

2011 068411

2011 DEC 11 AM 10:58

STATE OF ILLINOIS
LAKE COUNTY
FILED FOR RECORD
**Mortgage Services



2011 068410

Mtg.

AMOUNT \$ 20⁰⁰
CASH _____ CHARGE FN
CHECK # _____
OVERAGE _____
COPY _____
NON-COM _____
CLERK BS

Ref 2

Fidelity-Scher. 920113930

consideration is hereby acknowledged, and in order to induce LENDER to make the loan above referred to, it is hereby declared, understood and agreed as follows:

That said mortgage securing said note in favor of LENDER, and any renewals or extensions thereof, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of the mortgage first above described.

That LENDER would not make its loan above described without this SUBORDINATION AGREEMENT.

That this agreement shall be the whole and only agreement with regard to the subordination of the lien or charge of the mortgage first above

LENDER will notify MORTGAGEE in writing if an event of default exists, within ten days of the occurrence of the event.

Payments on the note in favor of MORTGAGEE may be made so long as

DATED: Nov. 8, 2011

FIRST FINANCIAL BANK, MORTGAGEE

BY: Jamie Johnson

Jamie Johnson

ITS: Officer Mgr

Karen M. Kramer
Karen M. Kramer

BORROWER

BORROWER

STATE OF ~~INDIANA~~)

Ohio

COUNTY OF Hamilton

I, the undersigned, a notary public in and for said county, in the state aforesaid, do hereby certify, that Jamie Johnson ~~and~~ Officer Mgr personally known to me to be the same people whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein, set forth.

Given under my hand and official seal, this 8th day of November, 2011.

My commission expires: Aug, 24, 2013

Doug E. Evans

Notary Public Doug E. Evans
My Commission Expires: 8-24-13
STATE OF INDIANA) Resident of
) Hamilton County
))ss:
COUNTY OF Lake)



DOUG E. EVANS
Notary Public, State of Ohio
My Commission Expires Aug. 24, 2013

I, the undersigned, a notary public in and for said county, in the state aforesaid, do hereby certify, that Karen M. Kramer and _____ personally known to me to be the same people whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein, set forth.

Given under my hand and official seal, this 21st day of November, 2011

My commission expires: 3-14-15

Shannon Stiener

Notary Public Shannon Stiener
Resident of Lake County

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

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.

Shannon Stiener

THIS INSTRUMENT WAS PREPARED BY
Cherie L. Dickey
AMERICAN FIDELITY
1715 S NAPERVILLE ROAD, #104
WHEATON, IL 60189



No: 920113930

LEGAL DESCRIPTION

Part of Lot 5 in Springvale Farms Court F, in the Town of Schererville, as per plat thereof, recorded in Plat Book 58 page 37, in the Office of the Recorder of Lake County, Indiana., described as follows: Beginning at the Southwest corner of Lot 5; thence North along the West line of said Lot 5, 97 feet to the Northerly line of said Lot 5; thence East along said Northerly line, 56.05 feet; thence South 00 degrees 29 minutes 33 seconds East, 97 feet to the South line of said Lot 5; thence West along said South line, 56.05 feet to the point of beginning. Commonly known as Unit 5-1, 1879 Orchard Court, Schererville, Indiana

Property No. 45-11-24-154-018.000-036

