

SUBORDINATION OF LIEN
(Indiana)

Mail to: BMO Harris Bank N.A.
3800 Golf Rd., Suite 300
P.O. Box 5036
Rolling Meadows, IL 60008

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2011 070466

2011 DEC -7 AM 10:29

MICHELLE F. FAJMAN
RECORDER

3

ACCOUNT # 6100328002

The above space is for the recorder's use only

PARTY OF THE FIRST PART: BMO Harris Bank N.A. is/are the owner of a mortgage/trust deed recorded December 6th, 2010 and recorded in the Recorder's Office of Lake County in the State of Indiana as document no. 2010071544 made by Michael J Waywood, BORROWER(S), to secure an indebtedness of ** \$15,000.00 ** and WHEREAS, Borrower(s) is/are the owner(s) of the following described Real Estate situated in the County of Lake in the State of Indiana, to wit:

Legal Description: See attached legal description

Permanent Index Number(s): 45-12-13-101-015.000-046 AND 45-12-13-101-016.000-046
Property Address: 3379 E 69TH AVE., MERRILLVILLE, IN 46410

PARTY OF THE SECOND PART: CITIZENS FINANCIAL BANK, ITS SUCCESSORS AND/OR ASSIGNS AS THEIR RESPECTIVE INTERESTS MAY APPEAR has refused to make a loan to the Borrower(s) except upon the condition that the mortgage/trust deed of the Party of the First Part be subordinate to that of the Party of the Second Part.

NOW, THEREFORE, in consideration of the sum of Ten (\$10.00) Dollars in hand paid by each of the parties hereto to the other, and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged and in order to induce Party of the Second Part to make the loan to Borrowers, it is hereby mutually agreed, as follows: That Party of the First Part covenants and consents that the lien of its mortgage/trust deed shall be subject and subordinate to the lien of the Party of the Second Part dated the 17th day of December, 2011, and recorded in the Recorder's office of Lake County in the state of Indiana as document No. 2011070466, reflecting and securing the loan made by Party of the Second Part to Borrower(s) in an amount not to exceed ** \$95,000.00 ** and to all renewals, extensions or replacements of said mortgage/trust deed. This Agreement shall be binding upon and shall inure to the benefit of Party of the Second Part, its successors and assigns.

DATED: November 9th, 2011

Kristin Kapinos

Kristin Kapinos, Underwriter

92011-4206

Ref 2

FIDELITY NATIONAL TITLE
INSURANCE COMPANY

AMOUNT \$ 18⁰⁰
CASH _____ CHARGE FN
CHECK # _____
OVERAGE _____
COPY _____
NON-COM
CLERK 123

This instrument was prepared by: Kristin Kapinos, BMO Harris Bank N.A., Consumer Lending Center, 3800 Golf Road, Suite 300, P.O. Box 5036, Rolling Meadows, IL 60008. CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

STATE OF ILLINOIS }
 } SS.
County of COOK }

I, Judith C. Sihweil, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Kristin Kapinos, personally known to me to be a Underwriter, of BMO Harris Bank N.A., a corporation, and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Underwriter, he/she signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.



GIVEN Under my hand and notarial seal on November 9th, 2011

Judith C. Sihweil
Judith C. Sihweil, Notary

Commission Expires date of June 27th, 2015



FROM:

TO:

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.

Mail To:
BMO Harris Bank N.A.
3800 Golf Road, Suite 300
P.O. Box 5036
Rolling Meadows, IL 60008

Daranna Tarvetm
Prepared by: Kristin Kapinos

No: 920114206

LEGAL DESCRIPTION

The East 43.95 feet of Lot 49 and all of Lot 50 in Block 3 in Lincolnway Farms, Inc. "Green Acres Development", as per plat thereof, recorded in Plat Book 23, page 14, in the Office of the Recorder of Lake County, Indiana.

