

SUBORDINATION OF MORTGAGE AGREEMENT

WHEREAS, CENTIER BANK, present legal holder of that certain mortgage dated 11-29-04 in the amount of \$20,000.00, executed by Charles H. Utley and Maureen D. Utley, as Mortgagors, to CENTIER BANK as Lender, recorded on 12-03-04, as Document Number 2004-102458 in the records of Lake County, Indiana concerning the following described property:

Lot 98 in Golfview Subdivision Phase A, as per plat thereof, recorded in Plat Book 90, page 22, in the Office of the Recorder of Lake County, Indiana, and as amended by Certificate recorded July 23, 2001 as Document No. 2001 057582.

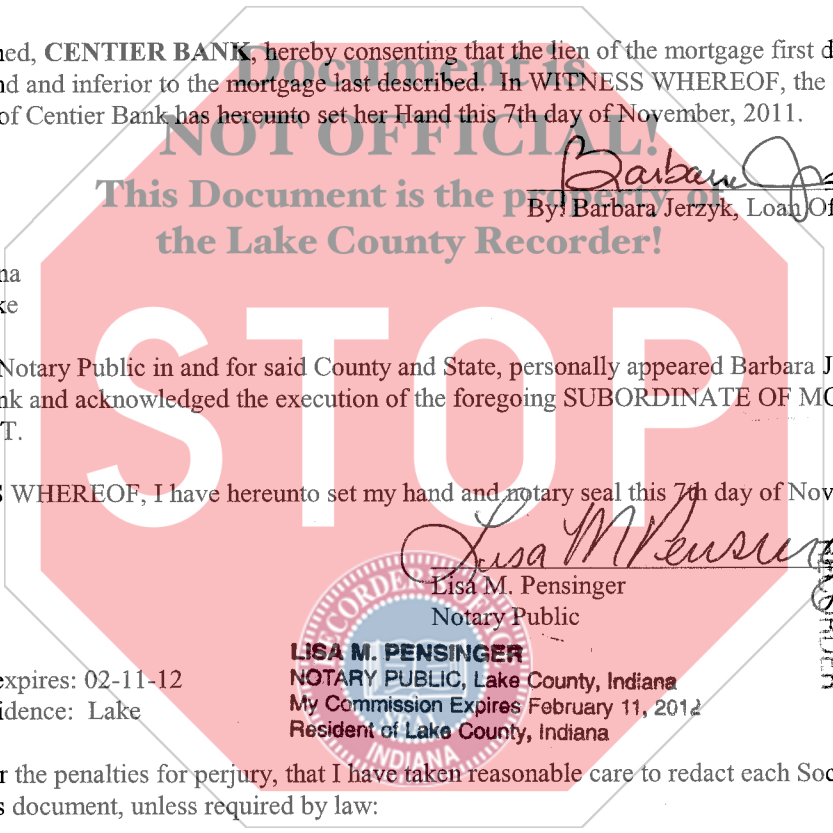
COMMONLY KNOWN AS: 11489 Kennedy Place, Cedar Lake, IN 46303

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 11-28-2011, in the amount of \$128,000.00 executed by Charles H. Utley and Maureen D. Utley, Mortgagor to Centier Bank as Lender recorded on 12-7-11, as Document Number 2011 070490, in the records of Lake County, Indiana.

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 7th day of November, 2011.

Barbara Jerzyk
By: Barbara Jerzyk, Loan Officer



State of Indiana
County of Lake

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 7th day of November, 2011.

Lisa M. Pensinger
Lisa M. Pensinger
Notary Public

LISA M. PENSINGER
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires February 11, 2012
Resident of Lake County, Indiana

Commission expires: 02-11-12
County of residence: Lake

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:

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

FIDELITY CP 92011 4225

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BB
FN
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"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." Janet

2011 070491

NOTARY PUBLIC
LISA M. PENSINGER

2011 DEC - 7 AM 10: 32

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD