

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 24th day of April, 2012, by First Financial Bank NA, having an address of 225 Pictoria Drive, Suite #700, Cincinnati, OH ("Subordinator"), and 1st Signature Lending, LLC, ISAOA, ("Lender") a corporation organized and existing under the laws of the State of Indiana with its principal place of business at 54 N. 9th St., Suite 240, Noblesville, IN 46060.

RECITALS:

- A. Joshua S. Scheeringa, of 2639 Clough Ave. [address], Highland [city], Lake [County], Indiana [state] ("Borrower"), has applied to Lender for a loan to be made to Borrower and to be evidenced by a promissory note not to exceed \$107,500, secured by a mortgage covering certain real property.
B. The real property offered by Borrower as security to Lender is currently subject to the prior lien of the mortgage described below.
C. Lender will make such loan to Borrower only on the condition precedent that such mortgage be subordinated to the lien of the mortgage described below to be given by Borrower to Lender.

In consideration of the matters described above, and of the mutual benefits and obligations set forth in this agreement, the parties agree as follows:

SUBORDINATION OF EXISTING MORTGAGE

The mortgage to be subordinated covers real property described as: Lot 20 Block 5 in Wicker Highlands, in the Town of Highland, as per plat thereof recorded in Plat Book 20, page 36, in the Office of the Recorder of Lake County, Indiana.

and made on the 16th day of September 2008 between Joshua S. Scheeringa [Borrower] and First Financial Bank NA [Subordinator], and filed or recorded on October 4, 2008, as instrument Number 08-68042 in the Office of the Recorder of Lake County, Indiana shall be and the same is now subordinated and made subject and subsequent to the lien of that certain mortgage covering the real property referenced above, dated April 25, 2012, between Joshua S. Scheeringa [Borrower] and 1st Signature Lending, LLC, ISAOA [Lender], and filed or recorded on the day of in book page of the records of the County of State of

The undersigned Subordinator has executed this agreement at Springdale, OH [designate location], on the date first appearing above.

State of Ohio)
County of Hamilton)

SS:

This instrument was acknowledged before me this 24th day of April, 2012 for and on behalf of First Financial Bank, NA.

Notary Public

My commission expires Aug 24, 2013



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

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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OFFICE

OF THE

RECORDER

OF LAKE COUNTY

INDIANA

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EXHIBIT A

Lot 20 Block 5 in Wicker Highlands, in the Towns of Highland, as per plat thereof recorded in Plat Book 20, page 36, in the Office of the Recorder of Lake County, Indiana.

