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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2012 091002

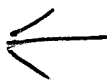
2012 DEC 26 AM 9:28

MICHAEL R. FAJMAN
RECORDER

SUBORDINATION AGREEMENT

78235193 REC 2

When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117



① 56550512 - 1610149

WHEREAS KEITH A. BELL AND CHARMIN L. BELL by a Mortgage (the "JPMORGAN CHASE BANK, N.A., I.S.A.O.A. MORTGAGE") dated 11/11/11 and recorded on _____ in the Recorders Office of Lake County, Indiana as Document number _____ did convey unto JPMorgan Chase Bank, N.A., I.S.A.O.A. certain premises in Lake County, Indiana described as: 2012-091001

PART OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 23, TOWNSHIP 33 NORTH, RANGE 9 WEST OF THE 2ND P.M., DESCRIBED AS COMMENCING AT A POINT 33 FEET EAST FROM THE SOUTHWEST CORNER THEREOF, RUNNING THENCE NORTH 195 FEET, THENCE EAST 70 FEET THENCE TO THE PLACE OF BEGINNING EXCEPT THE SOUTH 30 FEET THEREOF, IN THE TOWN OF LOWELL, LAKE COUNTY, INDIANA.

to secure a note for Eighty-Seven Thousand Five Hundred Sixty-Seven and 00/100 (\$87,567.00) U. S. DOLLARS with interest payable as therein provided: and

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of: \$17

A MORTGAGE DATED MAY 18, 2012 AND RECORDED JUNE 6, 2012 AS DOCUMENT NUMBER 2012 037533 (the "First Midwest Bank Mortgage")

but is willing to subject and subordinate its right, interest and claim to the lien of above mentioned Mortgage.


NOW THEREFORE, the undersigned in consideration of the premises and of the sum of ONE DOLLAR (\$1.00) paid to the undersigned, receipt of which is hereby acknowledged, does hereby covenant and agree with JPMorgan Chase Bank, N.A., I.S.A.O.A. that the right, interest and claim of the undersigned under


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the First Midwest Bank Mortgage is and shall be and remain at all times subject and subordinate to the lien of the JPMorgan Chase Bank, N.A., I.S.A.O.A. Mortgage as aforesaid for all advances made or to be made under the provisions of said mortgage or on the notes secured thereby and for all other provision of said mortgage or on the notes secured thereby and for all purposes specified therein, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of State of Illinois.

WITNESS the hand and seal of the undersigned the 16th day of October A.D. 2012.

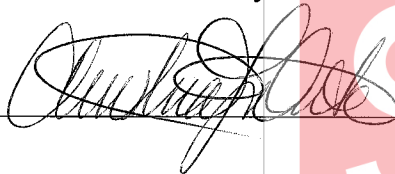
FIRST MIDWEST BANK
ONE PIERCE PLACE
SUITE 1500
ITASCA, ILLINOIS 60143


BY: EMERY COLCOL
ITS: Assistant Vice President


BY: MARGARET PIECUCH
ITS: Assistant Vice President

I, the undersigned, a Notary Public in and for said Lake County, in the State of Illinois, **DO HEREBY CERTIFY**, that EMERY COLCOL and MARGARET PIECUCH who are/is 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, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this 16th day of October A.D. 20 12.


Notary Public



THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK / EMERY COLCOL
300 NORTH HUNT CLUB ROAD
GURNEE, ILLINOIS 60031

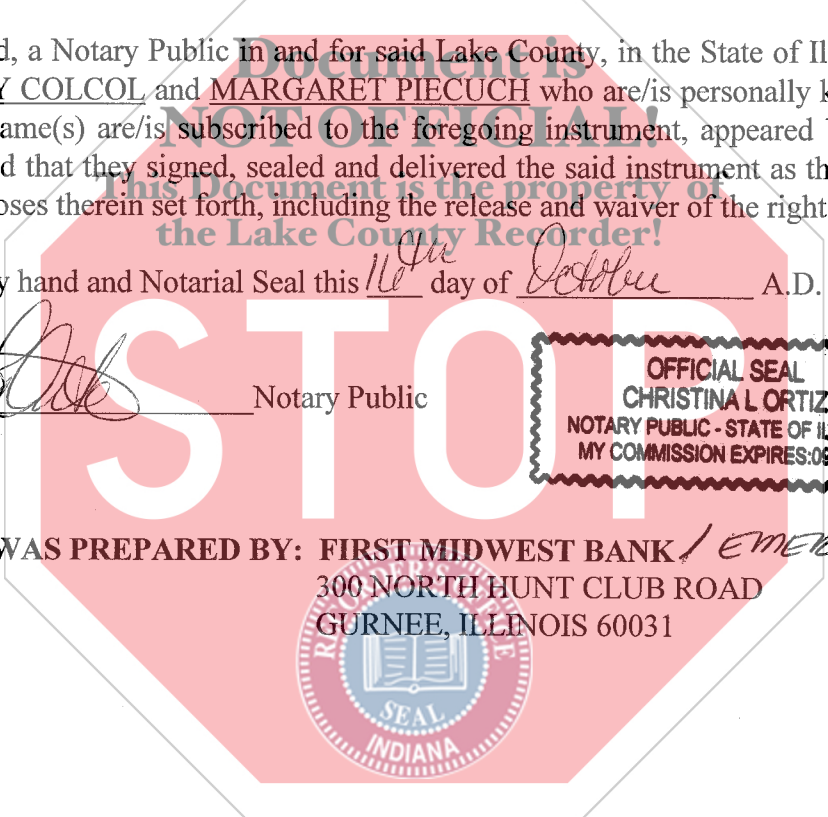


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 45-19-23-456-018.000-008

Land Situated in the Town of LOWELL in the County of Lake in the State of IN

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Commonly known as: 408 LINCOLN AVE, LOWELL, IN 46356

