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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

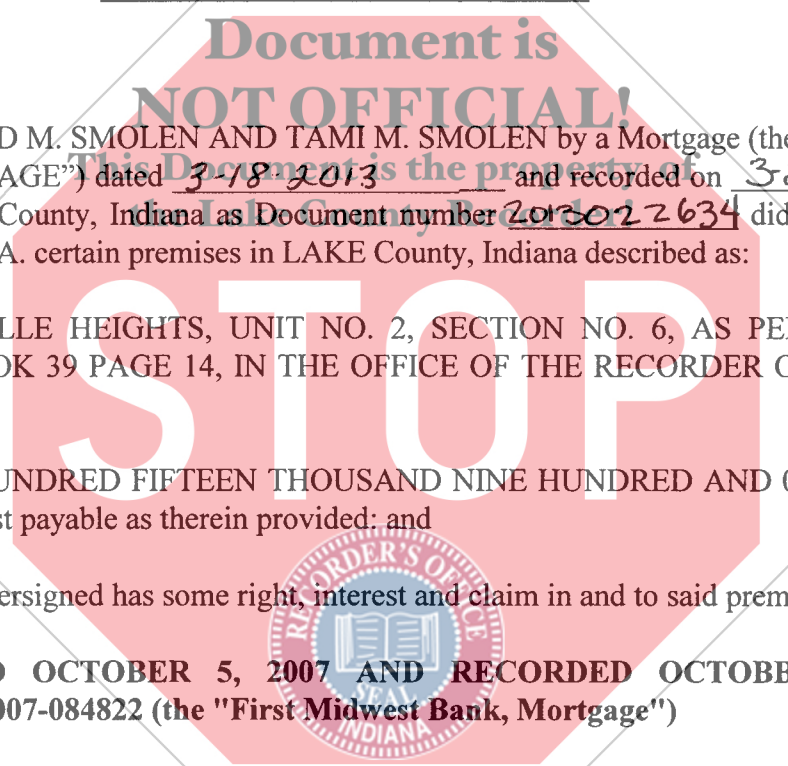
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MICHAEL D. BROWN
RECORDER

CHICAGO TITLE INSURANCE COMPANY

1301443

SUBORDINATION AGREEMENT



WHEREAS RONALD M. SMOLEN AND TAMI M. SMOLEN by a Mortgage (the "FIRST MIDWEST BANK, I.S.A.O.A. MORTGAGE") dated 3-18-2013 and recorded on 3-27-2013 in the Recorders Office of LAKE County, Indiana as Document number 2013022634 did convey unto FIRST MIDWEST BANK, I.S.A.O.A. certain premises in LAKE County, Indiana described as:

LOT 144 IN SCHERERVILLE HEIGHTS, UNIT NO. 2, SECTION NO. 6, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 39 PAGE 14, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

to secure a note for ONE HUNDRED FIFTEEN THOUSAND NINE HUNDRED AND 00/100 (\$115,900.00) 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:

A MORTGAGE DATED OCTOBER 5, 2007 AND RECORDED OCTOBER 25, 2007 AS DOCUMENT NUMBER 2007-084822 (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 FIRST MIDWEST BANK, I.S.A.O.A. that the right, interest and claim of the undersigned under the First Midwest Bank Mortgage is and shall be and remain at all times subject and subordinate to the lien of the FIRST MIDWEST BANK, I.S.A.O.A. Mortgage as aforesaid for all advances made or to be made under the

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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 19TH day of MARCH A.D. 2013.

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

Penelope Salgado

BY: PENELOPE SALGADO
ITS: LOAN OPERATIONS OFFICER

Margaret Piecuch

BY: MARGARET PIECUCH
ITS: Assistant Vice President

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that PENELOPE SALGADO and MARGARET PIECUCH who are/is personally known to me to be the same person(s) whose name(s) 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 19th day of March of A.D. 20 13.

Michele Thurmond Notary Public

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

OFFICIAL SEAL
MICHELE THURMOND
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES: 11/03/15



"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." Katherine Adams