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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

2013 027534

2013 APR 17 AM 10:38

MICHAEL B. BROWN
RECORDER

ACCOUNT # 6100333489

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 July 18, 2011 and recorded in the Recorder's Office of Lake County in the State of INDIANA as document no. 2011-038725 made by Edward Nowicki, BORROWER(S), to secure an indebtedness of ** \$25,000.00 **, 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 Legal Description Attached

Permanent Index Number(s): 45-07-07-330-033.000-023
Property Address: 1047 170TH PLACE, HAMMOND, IN 46324

PARTY OF THE SECOND PART: BMO HARRIS BANK N.A., 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 29th day of March, 2013, and recorded in the Recorder's office of Lake County in the state of IN as document No. 2013-027533, reflecting and securing the loan made by Party of the Second Part to Borrower(s) in an amount not to exceed **\$ 69,200.00 ** 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: January 09, 2013

Jane Gotschewski
Jane Gotschewski, UNDERWRITER

HOLD FOR MERIDIAN TITLE

AMOUNT \$ 18
CASH CHARGE MT
CHECK#
OVERAGE
COPY
NON-CONF
DEPUTY

12-41103

②

2 ref

This instrument was prepared by: Anatoliy Pikovskiy , 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, Miriam Gamez Tellado, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Jane Gotschewski, personally known to me to be An 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 an 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.

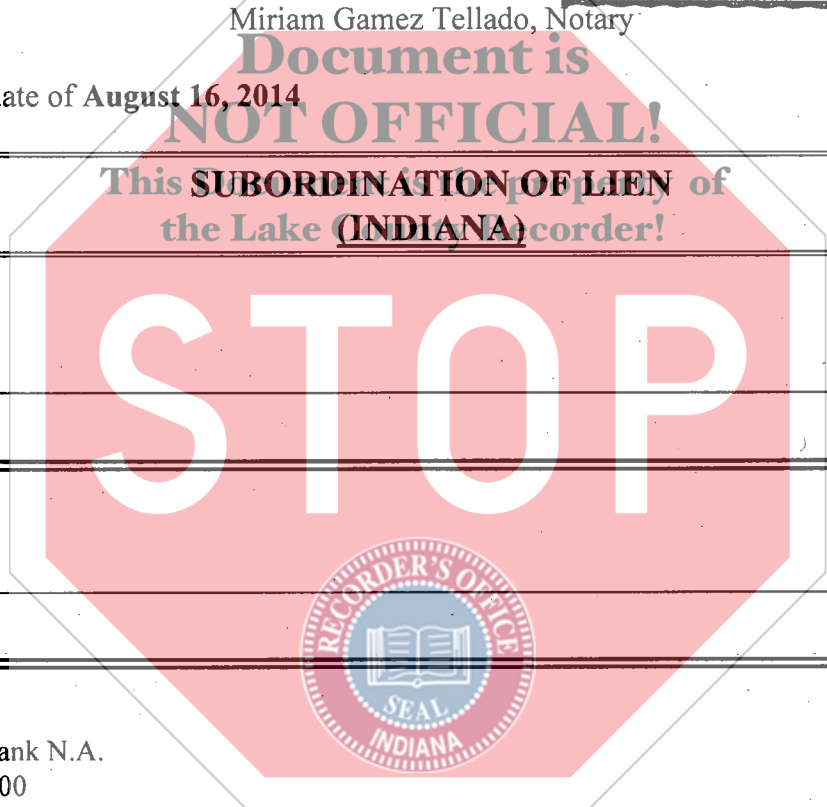
GIVEN Under my hand and notarial seal on January 09, 2013

Miriam Gamez Tellado



Miriam Gamez Tellado, Notary

Commission Expires date of August 16, 2014



FROM:

TO:

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

EXHIBIT A

Lot Numbered One (1) in Red Tail Hawk Addition as per plat thereof recorded in Plat Book 95, page 28 in the Office of the Recorder of Lake County, Indiana.

