NOT AN OFFICIAL DOCUMENT

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MICHALL RECORDER

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SUBORDINATION OF MORTGAGE AGREEMENT

WHEREAS, CENTIER BANK is present legal holder of that certain mortgage dated 02/28/2005 in the amount of \$185,000.00, executed by Daniel C. Kmak and Cassandra L. Kmak as Mortgagors, to CENTIER BANK as Lender, recorded on 03/15/2005 as Document Number 2005-019352 in the records of Lake County, Indiana, concerning the following described property:

LOT 25, IN PHASE ONE, BLOCK ONE COBBLESTONES AN ADDITION TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 69, PAGE 48, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

COMMONLY KNOWN AS: 1139 Westminster Lane, Munster IN 46321

For good and valuable consideration received, has and by these presents does waive priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage dated MAN 10, 2013, in the amount of \$357,000.00 executed by Daniel C. Kmak and Cassandra L. Kmak, Mortgagors, to Centier Bank as Lender, recorded on MAN 32, 2013, as Document Number 2013, 03, 177, 03, in the records of Lake County, Indiana.

The undersigned, CENTLER BANK, hereby consenting that the lien of the mortgage first described be takers, as second and inferior to the mortgage last described. In WITNESS WHEREOF, The said Barbara Jerzek, a Son Officer of CENTLER Bank has hereunto set her hand this 1st day of May, 2013.

By: Darker Jan 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 SUBORDINATION OF MORTGAGE AGREEMENT. IN WITNESS WHEREOF, I have hereunto set my hand and notary seal this 1st day of May, 2013.



And Mensinger

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. Printed Name: Lisa M. Pensinger

This instrument was prepared by Lisa Pensinger, Loan Officer: 600 E. 84th Ave., Merrillville, Indiana 46410

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