

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 052551

2013 JUL 18 AM 8:37

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SUBORDINATION AGREEMENT

MICHAEL W. BROWN
RECORDER

The undersigned, Citizens Financial Bank being the sole owner of a certain Note in the original principal sum of \$25,000.00 made by Jerry E. Miller and Susan J. Miller, secured by a Mortgage (Security Instrument) dated July 16, 2004 and recorded on August 3, 2004 as Document Number 2004 065529 describing the following real estate to-wit:

Lot 109 in Golfview Subdivision Phase A, as per plat thereof, recorded in Plat Book 90 page 22, in the Office of the Recorder of Lake County, Indiana, and as amended by Certificate recorded July 23, 2001 as Document No. 2001 057682.

Tax ID# 15-09-377-013.000-013

Address: 11571 Kennedy Pl, Cedar Lake IN 46303

for and in consideration of the sum of Ten Dollars (\$10.00) and other valuable consideration to it paid, the receipt of which is hereby acknowledged, does hereby consent and agree that the lien of its mortgage above described is and shall be and remain subject junior and subordinate to the lien of a certain mortgage for \$123,000.00 from Jerry E. Miller and Susan J. Miller to Bank of America, N.A., dated 7-18, 2013 and recorded on 7-18-2013 as Document No. 2013-052551 in the Office of the Recorder of Lake County, Indiana also describing the real estate above mentioned.

This instrument is not to be construed as a release of its lien on the above-described real estate but is executed solely for the purpose of subordinating its mortgage to the lien of the mortgage in favor of Bank of America, N.A., its legal representatives, successors and assigns.

IN WITNESS WHEREOF, Citizens Financial Bank has caused this agreement to be executed this April 19, 2013.

Donna Kosinski
Donna Kosinski, Assistant Secretary

Dawn Wurtzbacher
Dawn Wurtzbacher, Assistant Vice President

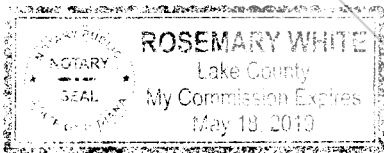
STATE OF INDIANA)

) SS:)

COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this April 22, 2013, personally appeared Donna Kosinski and Dawn Wurtzbacher, personally known to be an Assistant Secretary and Assistant Vice President, respectively, of Citizens Financial Bank, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

WITNESS MY HAND and official seal



Rosemary White
Rosemary White, Notary Public

THIS INSTRUMENT PREPARED BY:

160066929

Dawn Wurtzbacher
Citizens Financial Bank
5311 Hohman Ave
Hammond, IN 46320

2 REF

16-⁰⁰
1205715
1219642
#6-509 RLO
NON CONF.
PP

Exhibit "A"

Real property in the City of **CEDAR LAKE**, County of **LAKE**, State of **Indiana**, described as follows:

LOT 109 IN GOLFPVIEW SUBDIVISION PHASE A, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 90 PAGE 22, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, AND AS AMENDED BY CERTIFICATE RECORDED JULY 23, 2001 AS DOCUMENT NO. 2001 057682

Commonly known as: 11571 KENNEDY PL, CEDAR LAKE, IN 46303

APN #: **15-09-377-013.000-013**

*WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING*



MILLER
47030603
IN
FIRST AMERICAN ELS
SUBORDINATION AGREEMENT

