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2013 053860

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2013 JUL 24 AM 8:44

MICHAEL B. BROWN  
RECORDER

Return To: 16063398  
LSI-LPS  
East Recording Solutions  
700 Cherrington Parkway  
Coraopolis, PA 15108



**SUBORDINATION AGREEMENT**

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated December 16, 2010, in the amount of \$72,566.00 recorded on December 30, 2010 as document/book number 2010 077803 as modified by an agreement to \$67,500.00 in the County of LAKE, in the state of Indiana granted by HARRY STARIHA AND PERCILA STARIHA AKA PERCILA R. STARIHA herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

LOT 4, IN FIRST METROPOLITAN ESTATES OF WHITE OAK, AN ADDITION TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 92 PAGE 99, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

[Legal Description Continued on Reverse Side]

BANK OF AMERICA, N.A., ISAOA, herein known as "Lender", has granted or will grant to Borrower an extension of credit or other financial accommodation to be secured by a lien ("Lien") on the aforementioned Property.

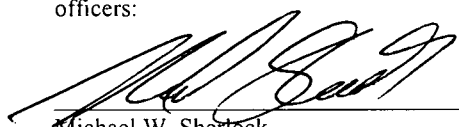
**This Document is the property of the Lake County Recorder.**


In consideration of Lender's granting to Borrower an extension of credit or other financial accommodation and in consideration of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned does hereby subordinate its interest, right and title granted by the aforementioned Security Instrument to the aforementioned Lien, not to exceed the total amount of \$392,900.00, provided that the Lien is secured by a properly recorded Mortgage or Deed of Trust granted by Borrower to Lender on the above described Property and except with respect to Protective Advances described below. The Subordinating Party expressly reserves all right, title and interest in the Property granted by the Security Instrument as to any person other than Lender or Lender's assignees.

If the Subordinating Party makes advances of funds in performance of an obligation of the Borrower pursuant to the Subordinating Party's Security Instrument ("Protective Advances") and, if paid with the written consent of the Lender, such Protective Advances shall be secured by the Subordinating Party's Security Instrument and shall be given priority to and be superior to the aforementioned Lien granted to Lender.

Lender shall have prior rights as to Subordinating Party pursuant to the aforementioned properly recorded Lien as to proceeds arising as a result of the following: the exercise of eminent domain against all or any part of the Property, all rents, income, and profits, all amounts received for the taking of all or any part the Property by condemnation proceedings, all compensation received as damages for injury to all or any part of the Property, all proceeds from insurance on improvements to the Property, and all net proceeds from a foreclosure against the Property, including a deed given in lieu of foreclosure.

This agreement is binding on the successors and assigns of both the Subordinating Party and the Lender. This Subordination Agreement is executed this 20th day of May, 2013 on behalf of BMO Harris Bank N.A. by its officers:

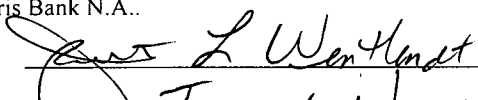
  
\_\_\_\_\_  
Michael W. Sherlock (Seal)  
Title: Assistant Vice President

  
\_\_\_\_\_  
Julie M. Westbrook (Seal)  
Title: Assistant Vice President

State of Wisconsin }  
County of Milwaukee } ss.

This instrument was acknowledged before me on the 20th day of May, 2013, by Michael W. Sherlock and Julie M. Westbrook as officers of BMO Harris Bank N.A..

**JANET L. WENTLANDT  
NOTARY PUBLIC  
STATE OF WISCONSIN**

  
\_\_\_\_\_  
JANET L. WENTLANDT  
Notary Public, State of Wisconsin  
My Commission (Expires) (Is) 2/8/15



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

This instrument was drafted by: Angela Piper

1400  
140450896  
IRBF  
PP

Order No.: **16063398**  
Loan No.: **246108142**

**Exhibit A**

The following described property:

Lot 4, in First Metropolitan Estates of White Oak, an addition to the Town of Munster, as per plat thereof, recorded in Plat Book 92 Page 99, in the Office of the Recorder of Lake County, Indiana.

Assessor's Parcel No: 45-07-32-104-019.000-027

