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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2013 054052

2013 JUL 24 AM 9:28

MICHAEL B. BROWN  
RECORDER

**CITYWIDE**  
**TITLE CORPORATION**  
850 W. JACKSON BLVD., SUITE 320  
CHICAGO, IL 60607



419895 (2013)

**SUBORDINATION AGREEMENT**

The undersigned ("Subordinating Party") is the holder of a Mortgage or Deed of Trust, herein known as a "Security Instrument", dated November 04, 2005, in the amount of \$78,000.00 recorded on November 17, 2005 as document/book number 05-101346 in the County of LAKE, in the state of Illinois granted by THADDEUS P. BAKER AND DENISE BAKER herein known as "Borrower", granting Subordinating Party a security interest in the following described property ("Property"):

LOT 39 IN KILKENNY ESTATES, UNIT TWO, BLOCK ONE, TO THE TOWN OF ST JOHN AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 82 PAGE 96, AND AMENDED BY CERTIFICATE OF CORRECTION RECORDED APRIL 4, 2000 AS DOCUMENT NO. 2000 022809 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PIN: 45-11-19452-001-000-035 is the property of  
Address: 13579 Limerick Dr, Saint John, IN 46373

JP MORGAN CHASE BANK, N.A., ISAOA/ATIMA, 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.

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 \$218,664.00, 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.

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

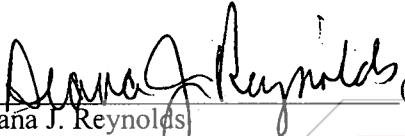
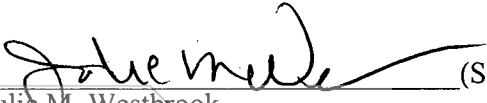
This instrument was drafted by: Michele Scott

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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.

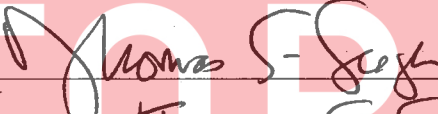
This agreement is binding on the successors and assigns of both the Subordinating Party and the Lender. This Subordination Agreement is executed this 18th day of June, 2013 on behalf of BMO Harris Bank N.A. by its officers:

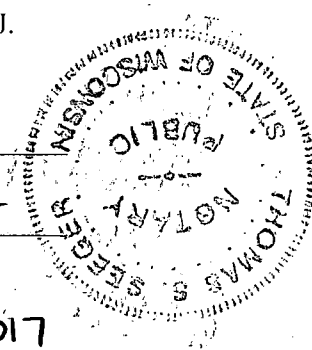
 (Seal)       (Seal)  
Diana J. Reynolds      Julie M. Westbrook  
Title: Vice President      Title: Assistant Vice President

State of Wisconsin  
County of Milwaukee

ss.

This instrument was acknowledged before me on 18th day of June, 2013, by Diana J. Reynolds and Julie M. Westbrook as officers of BMO Harris Bank N.A..

  
\_\_\_\_\_  
Thomas S. Seeger  
Notary Public, State of Wisconsin  
My Commission (Expires) (Is) 04/21/2017



**THOMAS S. SEEGER**  
NOTARY PUBLIC  
STATE OF WISCONSIN

LOT 25, BLOCK 22, TURNER-MEYN PARK, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF  
RECORDED IN PLAT BOOK 19, PAGE 12, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY,  
INDIANA.

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.

Olivia Farias 7/18/13  
Olivia Farias Date

