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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2014 004030

2014 JAN 23 AM 8:53

MICHAEL B. BROWN  
RECORDER

STATE OF INDIANA  
COUNTY OF LAKE

DLH 24970960-07

SUBORDINATION

1273764926

WHEREAS, Baljit Kumar and Kamaljit Kumar, hereinafter referred to as "Borrowers", are presently indebted to the U. S. Small Business Administration, an agency of the Government of the United States of America, hereinafter referred to as "SBA", as evidenced by that certain promissory Note executed by said Borrowers in favor of SBA dated October 28, 2006, in the original principal amount of \$43,200.00, and that certain First Modification of Note dated August 15, 2007, decreasing the principal amount to \$42,300.00; and,

WHEREAS, the said Note and First Modification of Note are secured by, among other things, that certain Mortgage executed by Baljit Kumar and Kamaljit Kumar, husband and wife, in favor of the Administrator of the SBA, dated August 15, 2007, and recorded on August 17, 2007, as Document No. 2007 067098, with the Recorder of Deeds for LAKE County, State of Indiana; and,

WHEREAS, said Borrowers are desirous of obtaining an additional loan in the amount of \$60,700.00 from Bank of America, N.A., hereinafter referred to as "Lender", for the purpose of refinancing the current first Mortgage; and,

WHEREAS, the Lender requires the Borrowers to secure said loan with a Mortgage on the real estate herein described, to wit:

AS DESCRIBED IN THE ABOVE-REFERENCED MORTGAGE

and further requests that SBA subordinate its Mortgage to that Mortgage having been taken or to be taken by said Lender.

NOW THEREFORE, in and for good and valuable consideration, and in order to induce said Lender to make said loan to said Borrowers, SBA does herewith subordinate its Mortgage to that Mortgage taken or to be taken by the Lender, which secures said loan.

IT IS EXPRESSLY AGREED AND UNDERSTOOD, HOWEVER, that neither this Subordination, nor anything contained herein shall in any wise alter or affect the validity of the Mortgage or the amendments thereto of SBA first mentioned herein, or the lien on the real estate so subordinated herein, or any of the other collateral securing the indebtedness of the Borrowers to the SBA.

IT IS FURTHER EXPRESSLY AGREED AND UNDERSTOOD that this Subordination is to extend only to the amount of the current loan made to the Borrowers, for the purpose or purposes expressly set forth herein; and will not be valid for or extend to any future advances by Lender to Borrowers, on the Note evidencing Lender's loan. This clause, however, is NOT intended to prevent or inhibit advances by Lender for expenses incidental to the preservation of its collateral, protection of its security interest, collection of its debt, and/or the like.

\$20  
+ 1 Reference  
# 1299418 E  
EB

IN WITNESS WHEREOF, the Administrator has caused this Subordination agreement to be executed by Terry J. Miller, Center Counsel of the Birmingham Disaster Loan Servicing Center of the Small Business Administration pursuant to the delegation of authority contained in Delegation of Authority, No. 12-D, Revision 3, Redelegation of Disaster Assistance, published in the Federal Register, Vol. 58, No. 206, page 57891, October 23, 1993.

KAREN G. MILLS, ADMINISTRATOR  
U.S. Small Business Administration

By: Terry J. Miller  
Terry J. Miller, Center Counsel

This instrument prepared by Terry J. Miller, Center Counsel, SBA Disaster Loan Servicing Center 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211. 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.

Terry J. Miller  
Terry J. Miller, Center Counsel

STATE OF ALABAMA  
COUNTY OF JEFFERSON

On the 16<sup>th</sup> day of May in the year 2013 before me, the undersigned, personally appeared Terry J. Miller, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity, and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

Marilyn M. Drake  
Marilyn M. Drake, Notary Public

My Commission expires: February 4, 2016



Baljit Kumar  
Baljit Kumar

Kamaljit Kumar  
Kamaljit Kumar

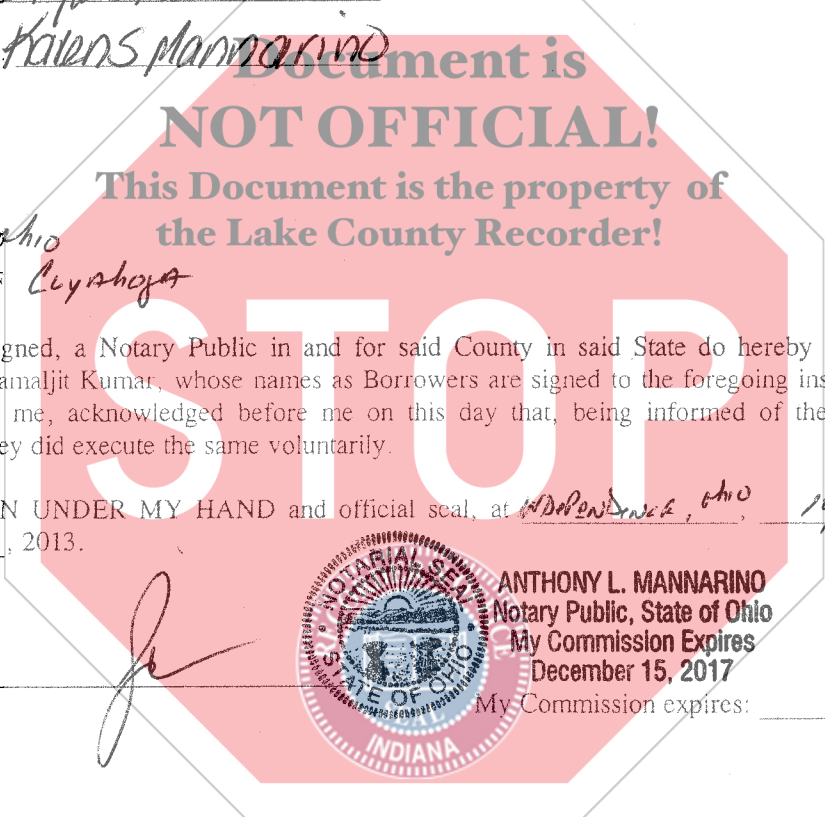
SIGNED BEFORE  
THE FOLLOWING WITNESSES:

By: [Signature]

Printed Name: ANTHONY L. MANNARINO

By: [Signature]

Printed Name: Karen Mannarino



STATE OF Ohio  
COUNTY OF Clyde

I, the undersigned, a Notary Public in and for said County in said State do hereby certify that Baljit Kumar and Kamaljit Kumar, whose names as Borrowers are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, they did execute the same voluntarily.

GIVEN UNDER MY HAND and official seal, at Independence, Ohio, 10/24/13 on \_\_\_\_\_, 2013.

[Signature]  
Notary Public



ANTHONY L. MANNARINO  
Notary Public, State of Ohio  
My Commission Expires  
December 15, 2017  
My Commission expires: \_\_\_\_\_

Bank of America, N.A.

By: [Signature]

Its: Fulfillment Unit Leader

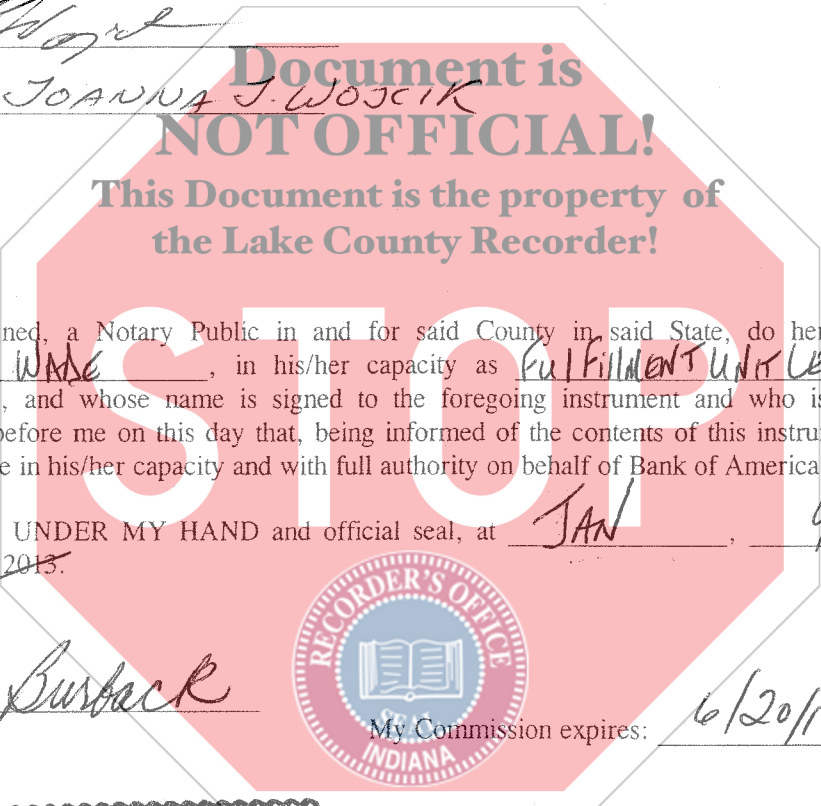
SIGNED BEFORE  
THE FOLLOWING WITNESSES:

By: [Signature]

Printed Name: EDGAR CORIANO

By: [Signature]

Printed Name: JOANNA J. WOJCIK



STATE OF  
COUNTY OF

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that JUSTIN WASE, in his/her capacity as FULFILLMENT UNIT LEADER for Bank of America, N.A., and whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she did execute the same in his/her capacity and with full authority on behalf of Bank of America, N.A.

GIVEN UNDER MY HAND and official seal, at JAN, 9th on 2014, 2015.

[Signature]  
Notary Public



My Commission expires: 6/20/17



EXHIBIT A, PROPERTY DESCRIPTION

LEGAL DESCRIPTION

LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITUATED IN CITY OF HIGHLAND IN THE COUNTY OF LAKE, AND STATE OF INDIANA AND BEING DESCRIBED IN A DEED DATED 07/02/1997 AND RECORDED 02/03/1998 AS INSTRUMENT NUMBER 98007465 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS:

LOT 6 IN BLOCK 5 IN HOOK'S SECOND ADDITION TO HIGHLAND, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 20 PAGE 43, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PARCEL NO. 45-07-28-126-012.000-026

COMMONLY KNOWN AS:

8948 HOOK ST, HIGHLAND, IN 46322



KUMAR

47285007

FIRST AMERICAN ELS  
SUBORDINATION AGREEMENT



Document is  
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CLEVELAND, OHIO 44114  
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