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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2016 049812

2016 AUG -3 AM 10: 04

Loan Number 837553

MICHAEL B. BROWN  
RECORDER

SUBORDINATION AGREEMENT

This Agreement, made this 25th day of July, 2016, between Juanita M. Medina, hereinafter called "borrower" and First Merchants Bank, hereinafter called "Bank".

Witnesseth:

Whereas, the "borrower", is desirous of refinancing their property located in Lake County, State of Indiana, and more particularly described as follows: 10329 Silver Maple Drive, Saint John, IN 46373

See Attached Exhibit A

Whereas First Merchants Bank and/or its successors and assigns will not allow said refinancing unless its new mortgage is a first and prior lien to all other mortgage interests and,

Whereas, First Merchants Bank is willing to consent to the subordination of its existing second mortgage to the new mortgage of First Merchants Bank and/or its successors and assigns.

Now, therefore, First Merchants Bank hereby subordinates its mortgage dated December 8, 2014 in the principal amount of \$40,000.00 and recorded December 29, 2014 as instrument Number 2014 082213 in the records of Lake County, Indiana to the new mortgage of First Merchants Bank and its successors and/or assigns to secure the principal sum of \$277,000.00 recorded as Document No. 2016-049811.

In Witness Whereof, the parties to this agreement have executed the same in mutual agreement of the terms hereof the day and year above stated.

By: Brad Wise  
Brad Wise, Senior Vice President

State of Indiana  
SS:  
County of Delaware

Before me, a notary Public in and for said county and state, on the above date written, personally appeared Brad Wise, SVP of First Merchants Bank, and acknowledged the execution of this instrument to be their voluntary act and deed and under the penalties of perjury affirms that any representations contained in this instrument are true.

IN WITNESS WHERE OF, I have hereunto subscribed my name and affixed my official seal.



LISA J. WERLING  
Resident of Delaware County, IN  
My Commission Expires: April 1, 2022

Lisa J. Werling  
Notary Public - Lisa J. Werling  
My Commission Expires: 4-1-22  
A resident of Delaware 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. Jill Lyons

This Document prepared by: Jill Lyons: Mortgage Closer, First Merchants Bank

FIDELITY NATIONAL  
TITLE COMPANY

CM160129

\$15  
FW  
G

2 ref

**Document is  
NOT OFFICIAL!**

**EXHIBIT A**

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

Lot 769 in The Gates of St. John's Subdivision, an Addition to the Town of St. John, as per plat thereof, recorded in Plat Book 100 page 20, and in Affidavit and Certification of Amendment recorded November 14, 2006 as Document No. 2006 099982, in the Office of the Recorder of Lake County, Indiana

**STOP**

