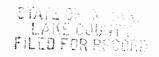
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MICHAEL B. BROWN RECORDER

Loan Number 837553

SUBORDINATION AGREEMENT

This Agreement, made this <u>25th</u> 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 Secember 29, 2014 as Instrument Number 2014 (82213 in the records of Lake County, Indiana to the new mortgage of Einst Merchants Bank and its successors and/or assigns to secure the principal sum of \$277,000.00 recorded as Document No.

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: Sulling

Brad Wise, Senior Vice President

State of <u>Indiana</u> SS:

County of <u>Delaware</u>

Before me, a notary Public in and for said county at the 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

Notary Public - Lisa J. Werl

My Commission Expires: 4-1A resident of Delaware Co

_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. <u>Jill Lyons</u>

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

FIDELITY NATIONAL TITLE COMPANY CAN 160129 #15 Cs zrec



Lot 769 in The Gates of **Sheohalinit Span Addition to The To**wn 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

