

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2016 056659

2016 AUG 22 AM 9:12

MICHAEL B. BROWN
RECORDER

When Recorded Mail To:
Celinek
Attn: Dana Jones-Smith
PO Box 40724
Lansing MI 48901

FHA Case# 1562788569

Loan# 1252114

SUBORDINATION AGREEMENT

NOTICE THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT

The undersigned subordinator and owner agree as follows:

1. THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, whose address is 451 Seventh Street SW, Washington, DC 20410, referred to herein as "subordinator", is the owner and holder of the Mortgage dated 3/31/2016, executed by Frank J. Kish ans Spouse Pearl A. Kish, securing a maximum principal amount of \$315000, which is recorded on April 15, 2016, under Instrument No. 2016 023283, Book No. -, Page No. -, in the Official Records of Lake County, IN
2. Mortgage Electronic Registration Systems, Inc, whose address is 1901 E. Voorhees Ste C, Dansville, IL 61834 referred to herein as "lender" is the owner and holder of the Mortgage dated 3/31/2016, executed by Frank J. Kish ans Spouse Pearl A. Kish, securing a maximum principal amount of \$315000, recorded on April 15, 2016, under Instrument No. 2016 023284, Book No.-, Page No.-, in the Official Records of Lake County, IN

The real property situated in said county described as follows: Exhibit A

8535 Monroe Ave, Munster, IN 46321
PIN: 45-06-24-426-006.00-027

Frank J. Kish ans Spouse Pearl A. Kish referred to herein as "borrower", is the owner of all real property described in the Mortgage identified above in paragraph 2.

"Subordinator" does hereby unconditionally subordinate the lien of his mortgage identified in paragraph 1 above to the lien of "lender's" mortgage, identified in paragraph 2 above, and all advances or charges made or accruing thereunder, including any extension or renewal thereof.



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17.
2 Refs
ck. 132464
132992
D

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 450624426006000027

Land Situated In the Town of Munster in the County of Lake in the State of IN

LOT 6, EXCEPT THE NORTH 25 FEET AND THE NORTH 30 FEET OF LOT 7, BLOCK 1, IN RUETH ESTATES SECOND ADDITION TO THE TOWN OF MUNSTER, AS RECORDED IN PLAT BOOK 42, PAGE 44 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES.

Commonly known as: 8535 Monroe Ave., Munster, IN 46321-2307



Mortgagor: Frank J. Kish ans Spouse Pearl A. Kish

FHA Case: 1562788569

In Witness Whereof, the undersigned, George Odoi, Novad Management Consulting, LLC attorney –in-fact for the Secretary of Housing and Urban Development, has hereunto set his hand for and behalf of said Secretary.

Department of Housing and Urban Development

By: George Odoi Date: July 26, 2016
George Odoi, Contract Manager
Of Novad Management Consulting, LLC attorney-in-fact
for the Secretary of Housing and Urban Development

Witness: [Signature] Witness: [Signature]
Witness: [Signature] Witness: [Signature]

STATE OF OKLAHOMA)
COUNTY OF OKLAHOMA) SS.

On the 26 day of July in the year 2016, before me, the undersigned, a Notary Public in and for said State, personally appeared, George Odoi personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Witness my hand and official seal.

9/9/17
My commission Expires

[Signature]
Notary Public Signature

