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2019-075195

2019 Oct 31 3:35 PM

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
MICHAEL B BROWN  
RECORDER

**Mortgage Subordination Agreement**

Account Number: 3409

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE  
Record Concurrently

This Agreement is made September 11, 2019, by and between U.S. Bank National Association ("Bank") and US BANK NA ("Refinancer"). Bank is the mortgagee under a mortgage (the "Junior Mortgage") dated 9-14-17, granted by JOHN E KRATKOCZKI AND KATHLEEN M KRATKOEZKI MARRIED TO EACH OTHER ("Borrower"), and recorded in the office of LAKE County, Indiana, on 10-3-17 as Document 2017-066761, encumbering the real property described therein (collectively, the "Property"). Refinancer is the mortgagee under a mortgage (the "Senior Mortgage") dated September 23, 2019, granted by the Borrower, and recorded in the same office on \_\_\_\_\_, 20\_\_\_\_, as \_\_\_\_\_, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Mortgage, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Mortgage on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Mortgage on the Property, to the full extent of all sums from time to time secured by the Senior Mortgage; provided, however, that the total indebtedness secured by the Senior Mortgage does not exceed \$260,500.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Mortgage, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.



Legal Description: See Attached Legal  
Property Address: 12156 W. 106TH LN., SAINT JOHN, IN, 46373-8955

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

U.S. Bank National Association

Catie Hunt  
By: Catie Hunt, Assistant Vice-President

Kristie Ballard  
Kristie Ballard, Witness

Micah Zielinski  
Micah Zielinski, Witness

STATE OF Kentucky  
COUNTY OF Daviess

The foregoing instrument was acknowledged before me September 11, 2019, by Catie Hunt, Assistant Vice-President, of U.S. Bank National Association, a national banking association, on behalf of the association.

Robin L Holder  
Prepared by: Robin L Holder

Kaci McGlothlin  
Kaci McGlothlin, Notary Public  
My Commission Expires: 5-31-23

U.S. Bank  
Airpark Servicing Center  
4801 Frederica Street, Owensboro, KY  
42301  
(270) 686-5476



25.00  
0060805022  
CAT-16439457  
09/24/2018

**EXHIBIT "A" LEGAL DESCRIPTION**

Page: 1 of 1

Account #: 25518269  
Order Date : 08/08/2017  
Reference : 20172011100607  
Name : JOHN KRATKOCZKI  
KATHLEEN KRATKOCZKI  
Deed Ref : 2007-033717

Index #:  
Registered Land:  
Parcel #: 451505330021000015

LOT NUMBER 87 IN WESTON RIDGE UNIT FOR IN THE TOWN OF ST. JOHN AS PER PLAT THEREOF IN PLAT BOOK 96 PAGE 06 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY INDIANA;

SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE.

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NO. 2007-033717, OF THE LAKE COUNTY, INDIANA RECORDS.

