

2020-022221

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

2020 Apr 21 10:51 AM

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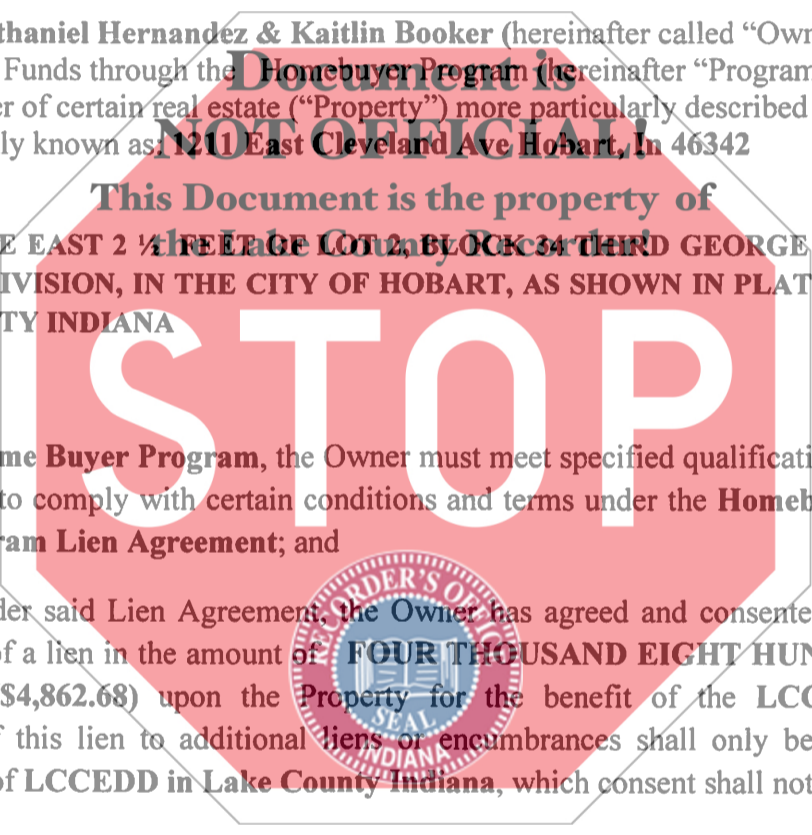
State of Indiana)	Re: Nathaniel Hernandez & Kaitlin Booker
) SS:	1211 East Cleveland Ave
County of Lake)	Hobart, In 46342

**CONSENT TO SUBORDINATION OF
HOMEBUYER ASSISTANCE MORTGAGE LIEN**

This CONSENT TO SUBORDINATION of the **Home Buyer Assistance (MORTGAGE DATE)**, 17th day of August 2018, Document No. 2018-069511 ("Lien") is effective this 10th day of October 2018 by the Lake County Community Economic Development Department, 2293 N. Main Street, Room 310, Crown Point, Indiana 46307 (hereinafter "Department").

WITNESSETH:

WHEREAS, **Nathaniel Hernandez & Kaitlin Booker** (hereinafter called "Owner") has received HOME Funds through the Homebuyer Program (hereinafter "Program") and is the record title holder of certain real estate ("Property") more particularly described as follows:
Commonly known as: 1211 East Cleveland Ave Hobart, In 46342



LOT 3 AND THE EAST 2 1/4 FEET OF LOT 2, BLOCK 34, THIRD GEORGE AND WILLIAM EARLE'S SUBDIVISION, IN THE CITY OF HOBART, AS SHOWN IN PLAT BOOK 6, PAGE 49 LAKE COUNTY INDIANA

WHEREAS, **Home Buyer Program**, the Owner must meet specified qualification for eligibility, one of which is to comply with certain conditions and terms under the **Homebuyer Assistance Mortgage Program Lien Agreement**; and

WHEREAS, under said Lien Agreement, the Owner has agreed and consented to the creation and imposition of a lien in the amount of **FOUR THOUSAND EIGHT HUNDRED SIXTY-TWO 68/100 (\$4,862.68)** upon the Property for the benefit of the **LCCEDD**; and any subordination of this lien to additional liens or encumbrances shall only be made upon the written consent of **LCCEDD in Lake County Indiana**, which consent shall not be unreasonably withheld; and

WHEREAS, "Owner has requested to obtain a second mortgage lien" from **FIRST GUARANTY MORTGAGE CORP. 5800 TERRYSON PARKWAY, SUITE 450 PLANS, TEXAS 75024** (hereinafter "Lender") and the Lender desires to be in a superior position of interest in the Property over that the **LLCEDD** interest, pursuant to the Homebuyer Assistance Mortgage Lien.

NOW, THEREFORE, **Lake County Community Economic Development** for and in consideration of the sum of One and 00/100 Dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Department does hereby waive the priority of the Lien and does hereby consent to the subordination of its Lien to the lien of Lender, its successors and/or assigns, and agrees and acknowledges that any lien encumbrance or interest in the Property which the Department may now have pursuant to the Lien shall be junior and inferior to a security interest **3.625%** in the Lender not to exceed **ONE HUNDRED THIRTY-FOUR THOUSAND TWO HUNDRED THIRTY-NINE 00/100 (134,239.00)**, plus interest, cost of collection and/or attorney's fees, which the Lender now has or may hereafter acquire in the Property, but not otherwise.

Handwritten initials and date:
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30045 am

LAKE COUNTY COMMUNITY
ECONOMIC DEVELOPMENT DEPARTMENT

BY: *Timothy A Brown*
TIMOTHY A. BROWN, EXECUTIVE DIRECTOR

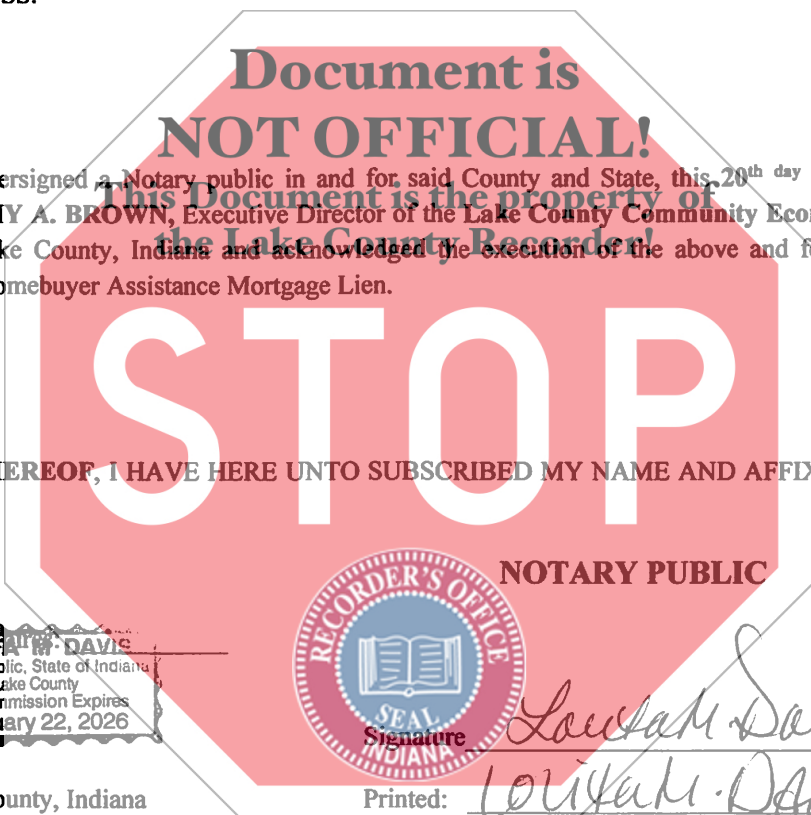
State of Indiana)

) SS:

County of Lake)

Before me the undersigned a Notary public in and for said County and State, this 20th day of February 2020, appeared TIMOTHY A. BROWN, Executive Director of the Lake County Community Economic Development Department in Lake County, Indiana and acknowledged the execution of the above and foregoing Consent to Subordination of Homebuyer Assistance Mortgage Lien.

IN WITNESS WHEREOF, I HAVE HERE UNTO SUBSCRIBED MY NAME AND AFFIXED MY OFFICIAL SEAL.



My Commission Expires
LORETTA M. DAVIS
Notary Public, State of Indiana
Lake County
My Commission Expires
February 22, 2026



NOTARY PUBLIC

Loretta M Davis
Printed: Loretta M. Davis

Resident: Lake County, Indiana

I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN RESPONSIBLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT UNLESS REQUIRED BY LAW.

This instrument prepared by: Alexander Kutanovski
Attorney at Law
1504 N. Main Street
Crown Point, IN 46307