2020 Nov 24

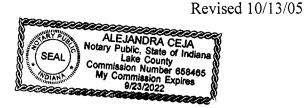
8:30 AM

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

Return To: LendServ National Title, Inc LSN **5%493**

SUBORDINATION AGREEMENT

Richard E Carlberg and Cynthia A Villasenor-Carlberg, husband and wife the owner(s) of the following described real estate, to wit: LOT NUMBERED 241 IN ELLENDALE FARM UNIT 10 AS PER PLAT THEREOF RECORDED IN PLAT BOOR 100, PAGE 65 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, **INDIANA** Commonly known as: 1080 Al Jolsen Court, Crown Point, IN 46307 And whereas Richard E Carlberg and Cynthia A Villasenor-Carlberg, husband and wife owner(s) executed a mortgage on the aforesaid real estate to Peoples Bank SB, NKA Peoples Bank located in Munster, IN as Mortgagee(s), which mortgage was dated September 16, 2016 2016 067209 and recorded on October 5, 2016 ___as Document No. _ Whereas said owners executed a mortgage in the amount of \$ 267,000.00 America Fidelity Mortgage Services, Inc. DBA Region Mortgage located in mortgagee, which mortgage was dated and recorded on Ocument No. valuable consideration, the receipt which is Now, therefore, in consideration of One Dollar hereby acknowledged, Peoples Bank Munster, IN _ does hereby subordinate the aforesaid mortgage dated September 16, 20 the property 2016 and hereby agrees that said mortgage shall be Gunior and inferior to the mortgage lien of **America Fidelity** Mortgage Services, Inc. DBA Region Mortgage as Document No. _ advances made and to be made under the provisions of said mortgage and the note secured thereby and to all the terms and provisions therein. IN WITNESS THEREOF, the said has caused this instrument to be signed by Karen M Sulek VP, Loan Operations Manager <u>4th</u> day of November 2020 M Salek, VP Loan Operations Manager Witness my hand this ____4th_ day of November STATE OF INDIANA) COUNTY OF LAKE Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Karen M Sulek, VP, Loan Operations Manager, Peoples Bank, and acknowledged the execution of the foregoing Subordination Agreement as a free voluntary act and deed for the uses and purposes therein set forth. <u>Alejandra Ceja</u> Resident of Lake NOTARY PRINTED NAME My Commission Expires: 09/23/2022 NOTARY SIGNAPURE



This Instrument was prepared by: Cecelia Szeplakay, AVP, Loan Operations Specialist

Stand to

The following block of text satisfies the requirements for common law "proof" of a deed:

EXECUTED AND DELIVERED in my presence:

Arhalik [Witness's Signature] [Witness's Printed Name] STATE OF INDIANA) SS: COUNTY OF Lake Before me, a Notary Public in and for said County and State, personally appeared Monique Jakubielski [Witness's Name], being known to me to be the person whose name is subscribed as a witness to the foregoing instrument, who, being duly sworn by me, deposes and says that the foregoing instrument was executed and delivered by Alejandra Ceja [Grantor's or other Signer's Name] in the above-named subscribing witness's presence, and that the abovenamed subscribing witness is not a party to the transaction described in the foregoing instrument and will not receive any interest in or proceeds from the property that is the subject of the transaction. Witness my hand and Notarial Seal this 4th day of November Aleiandra Ceia [Include Notary Public's sion county of residence or employment, and committeein expiration date it is the property of the Lake County Recorder!

ISBA Directive on 2020 SEA 340: Indiana Recording Law Change
Page 5 of 5

LEGAL DESCRIPTION

Exhibit A

THE REAL PROPERTY LOCATED IN LAKE COUNTY, STATE OF INDIANA AS WIT:

LOT NUMBERED 241 IN ELLENDALE FARM UNIT 10 AS PER PLAT THEREOF RECORDED IN PLAT BOOK 100, PAGE 65 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY. INDIANA.

PARCEL ID: 45-16-18-132-010.000-042



LSN58893