

2020-086239

2020 Nov 24

9:00 AM

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

State of Indiana)
) SS:
County of Lake)

Re: Roger S. and Laura E. Williams
2700 Jay Street
Lake Station In 46405

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

This CONSENT TO SUBORDINATION of the **Home Buyer Assistance (MORTGAGE DATE)**, 29th day of May 2019, Document No. 2019-033823 ("Lien") is effective this 28th day of October 2020 by the Lake County Community Economic Development Department, 2293 N. Main Street, Room 310, Crown Point, Indiana 46307 (hereinafter "Department").

WITNESSETH:

WHEREAS, Roger S. and Laura E. Williams (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: 2700 Jay Street Lake Station In 46405

LOTS 29 AND 30 IN BLOCK IN ROTHERMEL'S RIVERSIDE SUBDIVISION, IN THE CITY OF EAST GARY, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 20, PAGE 5 IN THE OFFICE OF THE RECORDER OF 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 **THREE THOUSAND ONE HUNDRED EIGHTY-ONE 00/100 (\$3,181.00)** 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 **CROSSCOUNTY MORTGAGE LLC ISAOA/ATIMA 6850 MILLER ROAD BRECKVILLE, OH 44141** (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 **2.99%** in the Lender not to exceed **NINE EIGHT THOUSAND DOLLARS 00/100 (98,000)**, 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.

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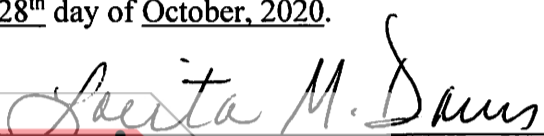
LAKE COUNTY COMMUNITY
ECONOMIC DEVELOPMENT DEPARTMENT

BY 
TIMOTHY A. BROWN, EXECUTIVE DIRECTOR

STATE OF INDIANA)
) SS.
COUNTY OF LAKE)

Before me, a Notary Public, in and for said County and State this 28TH day of October, 2020, personally appeared **TIMOTHY A. BROWN, Executive Director of the Community Economic Development Department** in Lake County, Indiana and acknowledged the execution of the above and foregoing instrument to be his/her free and voluntary act and deed for the uses and purposes set forth therein.

WITNESS my hand and notarial seal this 28th day of October, 2020.


Lolita M. Davis, Notary Public
A Resident of Lake County

My Commission Expires:



Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

EXECUTED AND DELIVERED in my presence:



[Witness's Signature]

Witness: Lori Burke

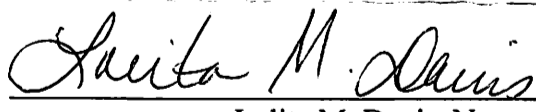
[Witness's Printed Name]

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

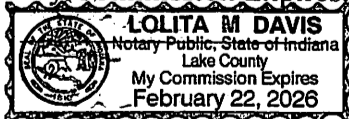


Before me, a Notary Public in and for said County and State, personally appeared Lori Burke being known to me to be the person whose name is subscribed as a witness to the foregoing instrument, who, being duly sworn by me, deposes and says that the foregoing instrument was executed and delivered by **TIMOTHY A. BROWN, Executive Director of the Community Economic Development Department** in the above-named subscribing witness's presence, and that the above-named 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 28th day of October, 2020.


Lolita M. Davis, Notary Public
A Resident of Lake County

My Commission Expires:



PLEASE RETURN TO:
BARRISTER TITLE
15000 S CICERO AVE #300
OAK FOREST, IL 60452

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