

RECORDING REQUESTED BY:

Freedom Mortgage Corporation
907 Pleasant Valley Avenue
Mount Laurel, NJ 08054

WHEN RECORDED MAIL TO:

Freedom Mortgage Corporation
Attn: Final Docs
PO Box 8001, Fishers, IN 46038-8001

SUBORDINATION OF MORTGAGE/DEED OF TRUST

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.

THIS AGREEMENT is made this _____ day of _____, 2021 by **Secretary of Housing and Urban Development**, (hereinafter "Lien-holder") AND **FREEDOM MORTGAGE CORPORATION**, a New Jersey corporation (hereinafter "Lender") whose address is 907 Pleasant Valley Avenue, Mount Laurel, New Jersey 08054;

RECITALS

1. Grantee/Lien-holder now owns or holds an interest as grantee/beneficiary of a certain MORTGAGE/DEED OF TRUST, dated **August 05, 2020** and recorded on **September 03, 2020, Vol/Instrument # 2020-061260**, in the office of the official Records of **Lake County, State of IN** in the original amount of **\$4,649.24** and now showing as a lien on certain **111 N Dwiggin's St, Griffith, IN 46319** which premises are more fully described in **Exhibit A** attached hereto and incorporated herein by reference ("Property");

2. **Kyle James Domazet** (Owners") are the present owners of the Property and is about to execute a Mortgage/Deed of Trust and Note in the sum of an amount not to exceed **\$156,046.00** in favor of Lender.

3. Lender is willing to make such loan to Owners provided that Lender obtains a first lien on the Property and Grantee/Lien-holder agrees to unconditionally subordinate its lien to the lien in favor of Lender in the manner hereinafter described.

NOW THEREFORE, in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, receipt of which is hereby acknowledged by First Lien-holder, and to induce Lender to make a loan to Owners, Lien-holder **Secretary of Housing and Urban Development**, hereby agrees with Lender, **FREEDOM MORTGAGE CORPORATION**, that the mortgage/deed of trust securing the note in favor of Lender, **FREEDOM MORTGAGE CORPORATION**, will be and shall remain a lien on the Property prior and superior to the lien in favor of Grantee/Lien-holder **Secretary of Housing and Urban Development** in the same manner as if Lender's mortgage/deed of

trust had been executed and recorded prior in time to the execution and recordation of Lien-holder's lien.

Grantee/Lien-holder, **Secretary of Housing and Urban Development**, further agrees that:

1. Lien-holder, **Secretary of Housing and Urban Development**, will not exercise any foreclosure rights with respect to the property and will not exercise or enforce any right or remedy which may be available to Mortgagee with respect to the Property without prior written notice to the Lender, **FREEDOM MORTGAGE CORPORATION**. All such notices should be sent to:

FREEDOM MORTGAGE CORPORATION
907 PLEASANT VALLEY AVENUE
Mount Laurel, New Jersey 08054

2. This Agreement is made under the laws of the State in which the Property is located. It cannot be waived, changed or terminated, except by a written document signed by both parties. This Agreement shall be binding upon Grantee/Lien-holder and the heirs/representatives, successors and assigns of Lien-holder, and shall inure to the benefit of and shall be enforceable by Lender and its successors and assigns; Grantee/Lien-holder waives notice of Lender's acceptance of this Agreement.

Exhibit A

File No.: 1580770

The Land referred to herein below is situated in the County of LAKE, State of IN, and is described as follows:

Lots 22, 23, 24, and 25, Block 14, Original Town of Griffith, as shown in Plat Book 2, Page 45, in Lake County, Indiana.

Tax ID: 45-07-35-457-010.000-006

Property of Lake County Recorder