

GINA PIMENTEL
RECORDER
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2021-057206

8:32 AM 2021 Aug 31

RETURN ADDRESS:

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First Midwest Bank
Gurnee Branch
P.O. Box 9003
Gurnee, IL 60031-2502

PARCEL I.D. NUMBER: 45-19-19-101-002.000-037

Property of Lake County Recorder

26616
NORTHWEST INDIANA TITLE
162 WASHINGTON STREET
LOWELL, IN 46356
219-696-0100

SUBORDINATION AGREEMENT

WHEREAS ROBERT J. SKURKA AND M. MARCIA SKURKA ("Borrower") granted a mortgage dated August 19, 2021 and recorded on 8-31-21 in the Recorders Office of LAKE County, INDIANA as Document number 2021-057206 did in favor of FIRST MIDWEST BANK ("Original Lender") over those certain premises in LAKE County ("Original Mortgage"), INDIANA described as:

LOT 4, WESTRIDGE ESTATES, AN ADDITION TO LAKE COUNTY, INDIANA, AS RECORDED IN PLAT BOOK 69, PAGE 5, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

WHEREAS Borrower desires to refinance the loan secured by the Original Mortgage with FIRST MIDWEST BANK ("New Lender") to secure a note not to exceed ONE HUNDRED AND TEN THOUSAND AND 00/100 (\$110,000.00) U. S. DOLLARS with interest payable as therein provided, and secured by a New Mortgage to be recorded: and

WHEREAS, the undersigned has some right, interest and claim in and to said premises by reason of:

A JUNIOR MORTGAGE DATED DECEMBER 28, 2016 AND RECORDED JANUARY 4, 2017 AS DOCUMENT NUMBER 2017-000394 (the "First Midwest Bank Mortgage")

but is willing to subject and subordinate its right, interest and claim to the lien of above mentioned Mortgage.

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NOT AN OFFICIAL DOCUMENT

NOW THEREFORE, the undersigned in consideration of the premises and of the sum of **ONE DOLLAR (\$1.00)** paid to the undersigned, receipt of which is hereby acknowledged, does hereby covenant and agree with New Lender, its successor and assigns, that the right, interest and claim of the undersigned under the First Midwest Bank Mortgage is and shall be and remain at all times subject and subordinate to the lien of the New Mortgage as aforesaid, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of State of INDIANA.

WITNESS the hand and seal of the undersigned the 16TH day of AUGUST A.D. 2021.

FIRST MIDWEST BANK

Kelly Andrade
BY: KELLY ANDRADE
ITS: LOAN OPERATIONS OFFICER

Sonya Frazier
BY: SONYA FRAZIER
ITS: LOAN OPERATIONS OFFICER

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that KELLY ANDRADE and SONYA FRAZIER who are/is personally known to me to be the same person(s) whose name(s) are/is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this 16th day of August A.D. 2021.

Deborah A. Winquist Notary Public



THIS INSTRUMENT WAS PREPARED BY: FIRST MIDWEST BANK Tashy Kinsler
300 NORTH HUNT CLUB ROAD
GURNEE, ILLINOIS 60031

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

Tashy Kinsler

DeKalb County Recorder