



Document 2012 3410

Book 2012 Page 3410 Type 04 005 Pages 2

Date 11/09/2012 Time 1:21 PM

Rec Amt \$12.00

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

✓ Prepared by: Martha J White, Midwest Heritage Bank, 1025 Braden Ave., Chariton, IA 50049 (641)774-8581.

SUBORDINATION AGREEMENT

This Agreement is made on the ____ day of _____, 2012 by and between **Brock E Fredericksen and Megan J Fredericksen**("Mortgagor/s"), and **Midwest Heritage Bank, FSB** ("Mortgagee").

WHEREAS **Midwest Heritage Bank, FSB** is the holder of a certain Mortgage from **Brock E Fredericksen and Megan J Fredericksen**, husband and wife, the total principal amount secured by this Security Instrument at any one time not to exceed **Nineteen Thousand Two Hundred Eighty-Six and no/100 (\$19,286.00)**, said mortgage was dated **February 15, 2012**, and recorded **2/22/2012, Book 2012 on Page 524 in Madison County, Iowa.**

WHEREAS, the Mortgagor/s are about to enter into a loan agreement for an amount not to exceed **One Hundred Twenty-six Thousand and no/100 Dollars (\$126,000.00)** with **MIDWEST HERITAGE BANK FSB** secured by a first Mortgage on the premises legally described as:

LOTS ELEVEN (11) AND TWELVE (12) IN BLOCK ONE (1) OF JOSEPH L LEDLIE'S ADDITION TO THE TOWN OF EARLHAM, MADISON COUNTY, IOWA

NOW THEREFORE, for valuable consideration, **Midwest Heritage Bank, FSB**, hereby agrees that the said Mortgage first mentioned above is and shall be upon the recording of this Agreement, subject to and subordinate to the mortgage from Mortgagor/s to **Midwest Heritage Bank FSB**, recorded on 11-09-2012 in Book 2012 at Page 3409 in Madison County, Iowa.

In all other respects, the same Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, the undersigned has duly executed this agreement the day and year first written above.

By Wronman.

By Tony Kaska

State of IOWA

County of ~~LUCAS~~ Polk

On this 5th day of November, 2018, before me, a Notary Public, duly commissioned and qualified for said state and county, personally appeared Tammy Durnan and Tony Kaska known to me to be the SVP and President of Midwest Heritage Bank, FSB, and acknowledged to me that they executed the same in their authorized capacities and that by their signatures on the instrument the persons or entity upon behalf of which the persons acted, executed the instrument.

Stephanie Tielbur

Notary Public

Commission Expires:

