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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

8656833717

2007 099095

2007 DEC 19 AM 9:20

MICHAEL A. BROWN
RECORDER

WHEN RECORDED MAIL TO:

Ditech.com , LLC
1100 Virginia Drive
Ft. Washington, PA 19034
Prepared by: Pat Kennard

CHICAGO TITLE INSURANCE COMPANY

620076310

SUBORDINATION AGREEMENT

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THIS SUBORDINATION AGREEMENT, made December 5, 2007, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **Mortgage Electronic Registration Systems, Inc.**.

WITNESSETH:

THAT WHEREAS Gregory J. Witek , residing at 147 Bluegrass Drive Schererville, IN 46375, did execute a Mortgage dated 07/30/07 to **Mortgage Electronic Registration Systems, Inc.** covering:

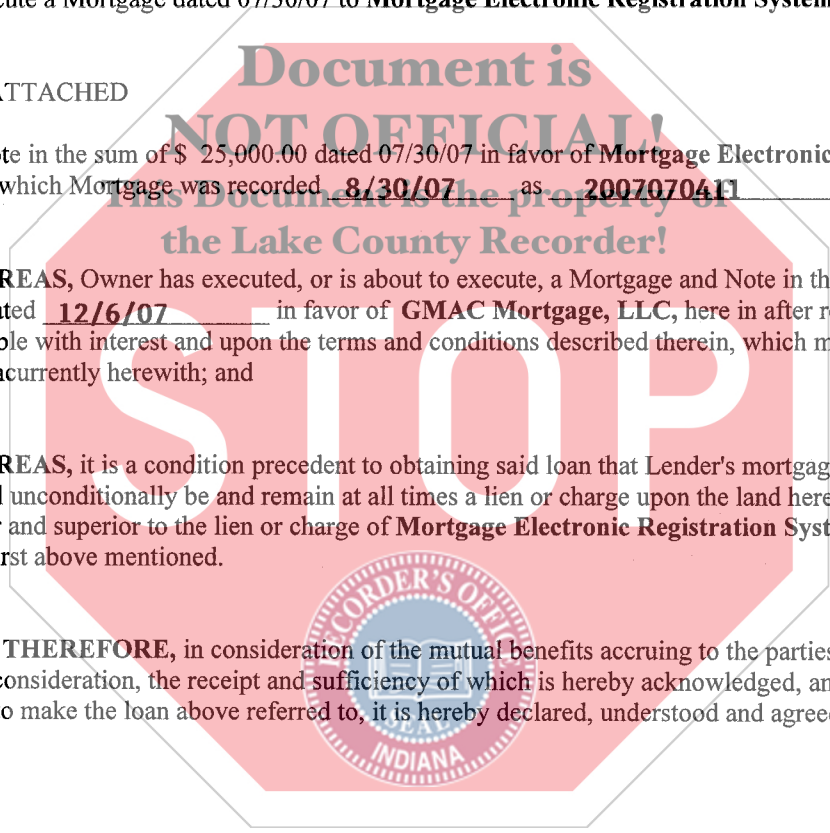
SEE ATTACHED

To Secure a Note in the sum of \$ 25,000.00 dated 07/30/07 in favor of **Mortgage Electronic Registration Systems, Inc.**, which Mortgage was recorded 8/30/07 as 2007070411

WHEREAS, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 147,575.00 dated 12/6/07 in favor of **GMAC Mortgage, LLC**, here in after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and

WHEREAS, it is a condition precedent to obtaining said loan that Lender's mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems, Inc.** mortgage first above mentioned.

NOW THEREFORE, in consideration of the mutual benefits accruing to the parties hereto, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:



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(1) That said mortgage securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems Inc** mortgage first above mentioned, including any and all advances made or to be made under the note secured by **Mortgage Electronic Registration Systems Inc** mortgage first above mentioned.

(2) Nothing herein contained shall affect the validity or enforceability of **Mortgage Electronic Registration Systems Inc** mortgage and lien except for the subordination as aforesaid.

WITNESSED BY:

Mortgage Electronic Registration Systems Inc

By: Pat Kennard
Pat Kennard

By: Kim Johnson
Kim Johnson

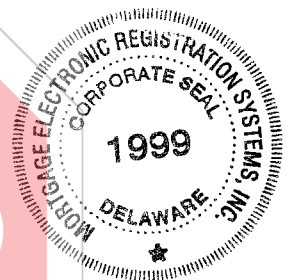
By: Pat Kennard
Pat Kennard

By: Kim Johnson
Kim Johnson

By: Marnessa Birckett
Marnessa Birckett
Title: Assistant Secretary

Attest: James Callan
James Callan
Title: Vice President

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This Document is the property of
the Lake County Recorder!



COMMONWEALTH OF PENNSYLVANIA :
:ss
COUNTY OF MONTGOMERY :

On 12-5-07, before me Tamika Scott, the undersigned, a Notary Public in and for said County and State, personally appeared Marnessa Birckett personally known to me (or proved to me on the basis of satisfactory evidence) to be the Assistant Secretary, and James Callan personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President of the Corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same, pursuant to its bylaws, or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Tamika Scott
Notary Public

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Tamika Scott, Notary Public
Horsham Twp., Montgomery County
My Commission Expires Nov. 27, 2010
Member, Pennsylvania Association of Notaries

No: 620076310

LEGAL DESCRIPTION

The Southwesterly 41.0 feet by parallel lines of Lot 9, in Plum Creek Village 8th Addition, to the Town of Schererville, as per plat thereof, recorded in Plat Book 64 page 11, in the Office of the Recorder of Lake County, Indiana.

