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2008 MAR 13 AM 10:25
MICHAEL A. BROWN
RECORDER

SUBORDINATION of MORTGAGE

FROM:

Wachovia Bank
Lending Solutions & Retention VA0343
7711 Plantation Road, NW
Roanoke, VA 24019

(hereinafter called "MORTGAGEE")

TO:

PRIMARY RESIDENTIAL MORTGAGE INC.
4750 WEST WILEY POST WAY, #200
SALT LAKE CITY, UTAH 84116

(hereinafter called "LENDER")

WHEREAS, MORTGAGEE is the holder of a valid mortgage granted Richard L MacKenzie and Julie A MacKenzie, husband and wife, covering certain real property owned by Richard L MacKenzie and Julie A MacKenzie and located in the County of Lake and State of Indiana commonly known as 4832 E 27th Avenue, Lake Station, IN 46405 and more fully described as:

LOT 2, IN BLOCK 2, IN SUBURBAN GARDENS FIRST ADDITION, TO EAST GARY, LAKE COUNTY, INDIANA AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 23, PAGE 47, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

and incorporated herein (hereinafter the "PROPERTY") which mortgage was dated 06/26/00 and recorded on 08/22/00 as Instrument No. 2000060683 in the principal sum of \$23,000.00 as a revolving credit line.

WHEREAS, OWNER has granted LENDER a mortgage on the PROPERTY and LENDER has recorded the mortgage in the Recorders office of County of Lake, State of Indiana on _____ (date) as Instrument No. _____ ("LENDER'S MORTGAGE") in the amount not to exceed \$93,278.00 and

WHEREAS the MORTGAGEE has agreed to subordinate the PRIOR MORTGAGE to LENDER'S MORTGAGE.

NOW, THEREFORE, INTENDING TO BE LEGALLY BOUND and for good and valuable consideration, the parties agree as follows:

1. Subordination of Lien: The MORTGAGEE hereby subordinates the PRIOR MORTGAGE and its lien position in and on the PROPERTY to the LENDER'S Mortgage and the lien thereof, as if the LENDER'S Mortgage had been recorded first in time to the PRIOR MORTGAGE and so that all public records will reflect LENDER'S Mortgage to be superior in lien to the PRIOR MORTGAGE.

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Indiana Title Services, LLC

2. Subordination of Debt: MORTGAGEE hereby subordinates payment of the debt secured by the Prior Mortgage to payment of the debt secured by the LENDER'S Mortgage.
3. This Subordination shall be binding upon and inure to the benefit of the respective heirs, successors, and/or assigns of MORTGAGEE and LENDER.

WITNESS the seal of the said MORTGAGEE

WITNESS:

Melinda West
[Signature]
 STATE OF VA *(Sund. Rec.)*

(Officers)
WACHOVIA BANK, NATIONAL ASSOCIATION

COUNTY OF Roanoke

Deane Thurman
 DEANE THURMAN
 ASST. VICE PRESIDENT

On this 11 day of January, 2008, before me, Julia Heenan, a notary public, personally appeared Don Savarese, Asst. V. President, personally known to me (or proved to me

on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Notary Public for the State of Virginia
 My Commission Expires 12/31/2009
 Julia Heenan
 63075928



Julia Heenan
 Notary Public
 My Commission Expires: 7-31-09

Prepared by and return to:
Silas Sutton
 Primary Residential Mortgage, Inc.
 424 Quaker Street, Suite 4
 South Haven, MI 49090
 (269) 639-1900 (Office)

"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 - Don Savarese"

