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# SUBORDINATION AGREEMENT

WHEREAS **Mortgage Electronic Registration Systems, Inc.(MERS)** as nominee for **Flagstar Bank, FSB** (LIEN HOLDER) POSSESSES A VALID AND ENFORCEABLE LIEN ON THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN COUNTY OF LAKE, STATE OF INDIANA:

LOT NUMBERED 197 AS SHOWN ON THE RECORDED PLAT OF WEST LAKES ADDITION TWO BLOCK 1 IN THE TOWN OF MUNSTER RECORDED IN PLAT BOOK 91 PAGE 64 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY INDIANA.

COMMONLY KNOWN AS: 332 NORWICH COURT, MUNSTER, IN 46321  
KEY NUMBER: 46-06-36-182-002.000-027

AS EVIDENCED BY A MORTGAGE, EXECUTED AND DELIVERED BY BHARAT KAPOOR AND MINAL KAPOOR, HUSBAND AND WIFE, ON JULY 25, 2008 AND RECORDED ON AUGUST 14, 2008 AS DOCUMENT NUMBER 2008-057858 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA FOR AN AMOUNT NOT TO EXCEED \$50,001.00.

WHEREAS, BHARAT KAPOOR AND MINAL KAPOOR EXECUTED AND DELIVERED TO **Mortgage Electronic Registration Systems, Inc.(MERS)** as nominee for **Flagstar Bank, FSB** A MORTGAGE ON THE ABOVE DESCRIBED PROPERTY DATED 7/25/08, RECORDED ON 8/14/08, 2009 WITH THE COUNTY OF LAKE, STATE OF INDIANA AS DOCUMENT NUMBER 2009-028166 WITH A NEW LOAN AMOUNT OF \$372,900.00. 2009-028166

NOW THEREFORE, FOR GOOD AND VALUABLE CONSIDERATION AND IN ORDER TO INDUCE **Mortgage Electronic Registration Systems, Inc.(MERS)** as nominee for **Flagstar Bank, FSB** TO ADVANCE FUNDS UPON ITS MORTGAGE, LIEN HOLDER DOES HEREBY SUBORDINATE ITS LIEN TO THE LIEN OF **Mortgage Electronic Registration Systems, Inc.(MERS)** as nominee for **Flagstar Bank, FSB**, AND ALL EXTENSIONS, MODIFICATIONS, AND RENEWALS THEREOF AND ALL ADVANCES AND FUTURE ADVANCES THEREUNDER, NOTWITHSTANDING THAT LIENHOLDER'S LIEN AROSE OR WAS EXECUTED AND WAS RECORDED PRIOR TO THE EXECUTION AND RECORDATION TO **Mortgage Electronic Registration Systems, Inc.(MERS)** as nominee for **Flagstar Bank, FSB** AND AGREE THAT ALL RIGHT, TITLE, LIEN, AND INTEREST ACQUIRED BY **Mortgage Electronic Registration Systems, Inc.(MERS)** as nominee for **Flagstar Bank, FSB**, OR ITS SUCCESSORS AND/OR ASSIGNS, EITHER BY FORECLOSURE PROCEEDINGS OR OTHERWISE, UNDER ITS MORTGAGE, SHALL BE PRIOR AND SUPERIOR TO ANY AND ALL RIGHTS, TITLE, LIEN, AND INTEREST HERETOFOR AND HEREAFTER ACQUIRES BY LIENHOLDER UNDER THE LIENHOLDER'S LIEN.

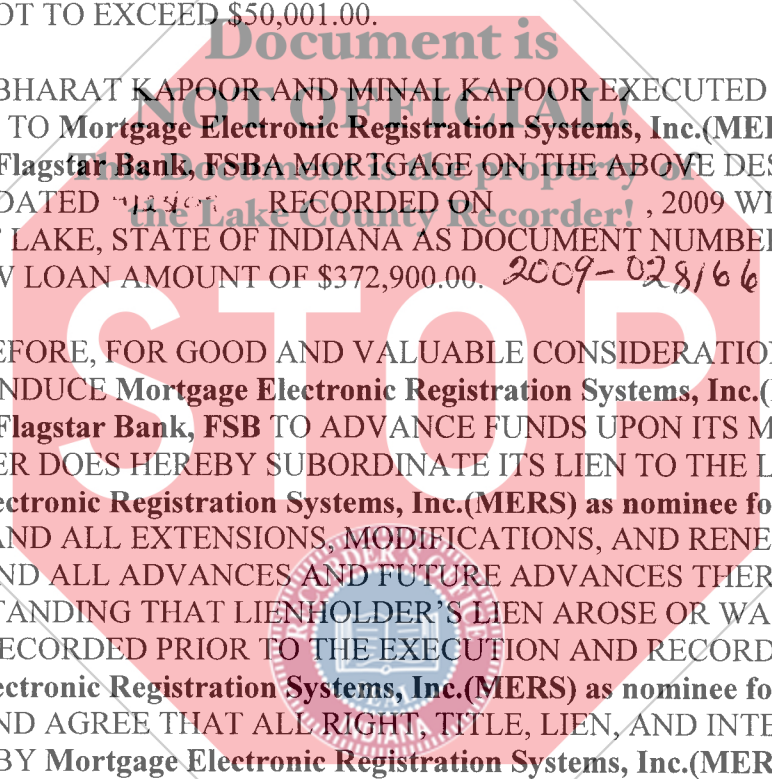
HOLD FOR MERIDIAN TITLE CORP

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16 MT  
FB

2009-028165

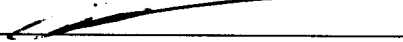
2009-028166



STATE OF INDIANA  
OFFICE OF THE RECORDER  
LAKE COUNTY

IN TESTIMONY WHEREOF, LIENHOLDER HAS CAUSED THESE PRESENTS TO EXECUTE THIS 15TH DAY OF APRIL 2009.

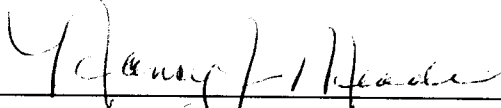
LIENHOLDER:

BY:   
GEORGE PFEIFFER

ITS: VICE PRESIDENT

STATE OF INDIANA  
COUNTY OF LAKE

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS DAY OF APRIL 15, 2009, BY AND ON BEHALF OF **Mortgage Electronic Registration Systems, Inc.(MERS) as nominee for Flagstar Bank, FSB**

NOTARY PUBLIC: 

**NANCY J. MEADE**

Notary Public, State of Michigan  
County of Oakland  
My Commission Expires April 3, 2012

**NOT OFFICIAL!**

**This Document is the property of  
the Lake County Recorder!**

**STOP**

