

STATE
LAKE
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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 061123

2009 SEP

2009 SEP -4 AM 9:03

MICHAEL A. BROWN
RECORDER

SUBORDINATION OF MORTGAGE
IN - 5882750

THIS AGREEMENT made this 28th day of April, 2009

BETWEEN:

RBS Citizens, N.A.
One Citizens Drive
Riverside, RI 02915
("Original Lender")

Recording requested by: LSI
When recorded return to :
Custom Recording Solutions
2550 N. Redhill Ave.
Santa Ana, CA. 92705
800-756-3524 Ext. 5011

5882750

and

Wells Fargo Bank, N.A.

("New Lender")

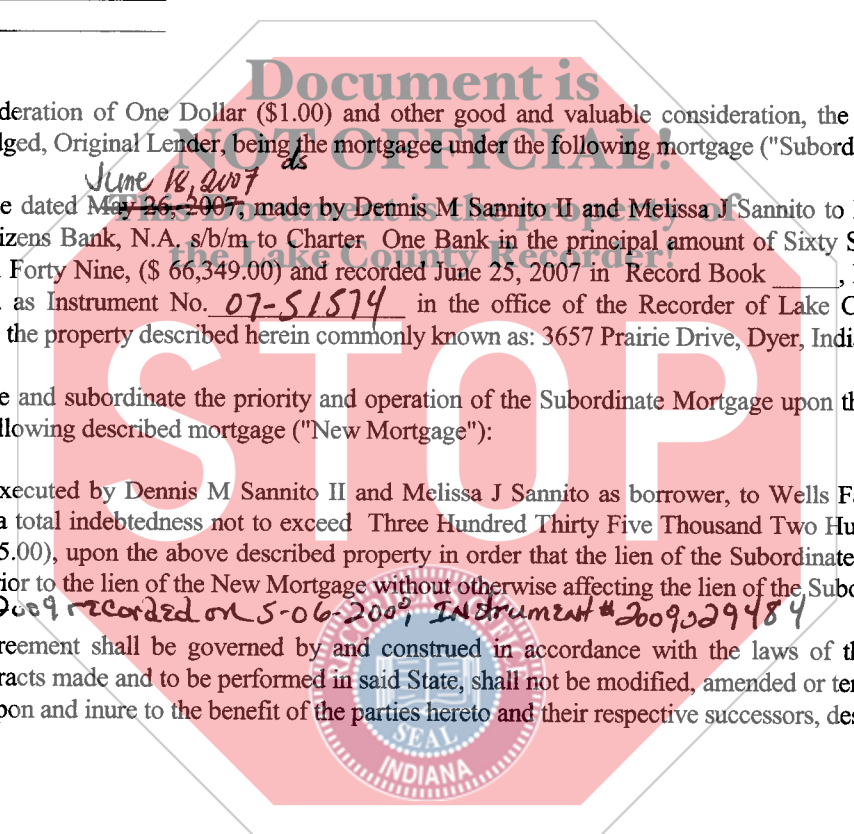
In consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, Original Lender, being the mortgagee under the following mortgage ("Subordinate Mortgage"):

Mortgage dated ~~May 26, 2007~~ ^{June 18, 2007} made by Dennis M Sannito II and Melissa J Sannito to RBS Citizens, N.A. f/k/a Citizens Bank, N.A. s/b/m to Charter One Bank in the principal amount of Sixty Six Thousand Three Hundred Forty Nine, (\$ 66,349.00) and recorded June 25, 2007 in Record Book _____, Pages _____ and/or recorded as Instrument No. 07-51574 in the office of the Recorder of Lake County, Indiana and covering the property described herein commonly known as: 3657 Prairie Drive, Dyer, Indiana.

does hereby waive and subordinate the priority and operation of the Subordinate Mortgage upon the therein described premises to the following described mortgage ("New Mortgage"):

Mortgage to be executed by Dennis M Sannito II and Melissa J Sannito as borrower, to Wells Fargo Bank, N.A. as Lender, securing a total indebtedness not to exceed Three Hundred Thirty Five Thousand Two Hundred Seventy Five Dollars, (\$335,275.00), upon the above described property in order that the lien of the Subordinate Mortgage be taken as junior and inferior to the lien of the New Mortgage without otherwise affecting the lien of the Subordinate Mortgage.

This Agreement shall be governed by and construed in accordance with the laws of the State of Indiana applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their respective successors, designees and assigns.



20th

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IN WITNESS WHEREOF, RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:

RBS CITIZENS, N.A.

Janice M Heywood
Janice M Heywood

By: Daiva Ziukiene
Daiva Ziukiene, Bank Officer

STATE OF RHODE ISLAND)

) ss.

COUNTY OF KENT)

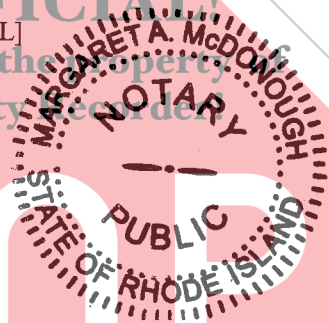
In Warwick, on this 28th day of April, 2009 before me, a notary public in and for the State of Rhode Island, personally appeared Daiva Ziukiene, the Bank Officer of RBS Citizens, N.A., a national banking association, to me known and known by me to be the party executing the foregoing instrument on behalf of said bank, and acknowledged said instrument and the execution thereof to be his/her free act and deed in said capacity and the free act and deed of said bank.

Margaret A McDonough

Notary Public, Margaret A McDonough
My Commission Expires: 11/27/2012

[SEAL]

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After recording return to:
RBS Citizens, N.A.
Attn: Servicing Dept.
443 Jefferson Boulevard, RJW 212
Warwick, RI 02886

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

Dorrier Daugherty



Order ID: 5882750
Loan No.: 0103909867

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

County of Lake, State of Indiana.

Lot 31, in Highpoint Prairie-Unit 3, to the Town of Dyer, as per plat thereof, recorded in Plat Book 97 page 4, in the Office of the Recorder of Lake County, Indiana.

Assessor's Parcel Number: 45-10-24-381-016.000-034

