

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 10th day of November, 2009

BETWEEN:

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

Recording Requested By & Return To:
Chicago Title ServiceLink Division
4000 Industrial Blvd
Aliquippa, PA 15001

and

Bank of America, NA

("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 January 9, 2007, made by Christopher W Evans and Ellen S Evans to RBS Citizens, N.A. f/k/a Citizens Bank, N.A. s/b/m to Charter One Bank in the principal amount of Ten Thousand, (\$10,000.00) and recorded January 31, 2007 as Instrument No.2007 0008600 in the office of the Recorder of Lake County, Indiana and covering the property described herein commonly known as: 7976 Catalpa Street, Dyer, Indiana.

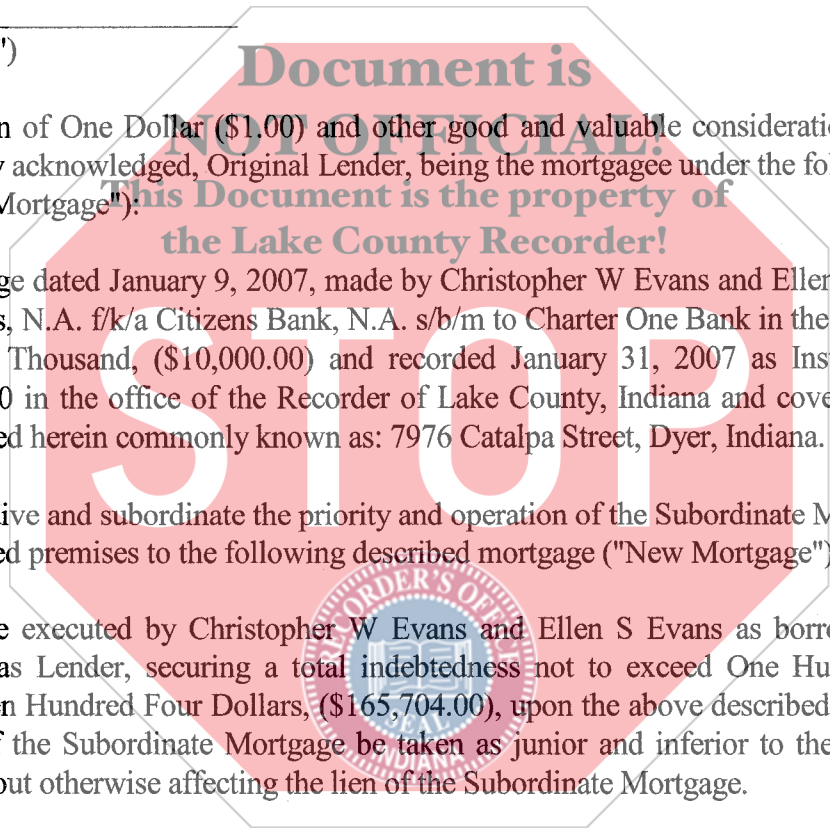
does hereby waive and subordinate the priority and operation of the Subordinate Mortgage upon the therein described premises to the following described mortgage ("New Mortgage"):

Mortgage to be executed by Christopher W Evans and Ellen S Evans as borrower, to Bank of America, NA as Lender, securing a total indebtedness not to exceed One Hundred Sixty Five Thousand Seven Hundred Four Dollars, (\$165,704.00), 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.

2010 003392

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2010 JAN 20 10:40
CARYN M. DUNN
ACTING RECORDER



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K-917376
E
Indiana

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)

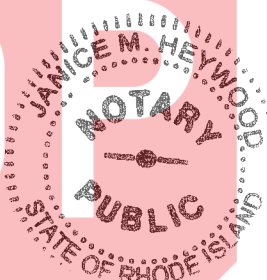
) ss.

COUNTY OF KENT)

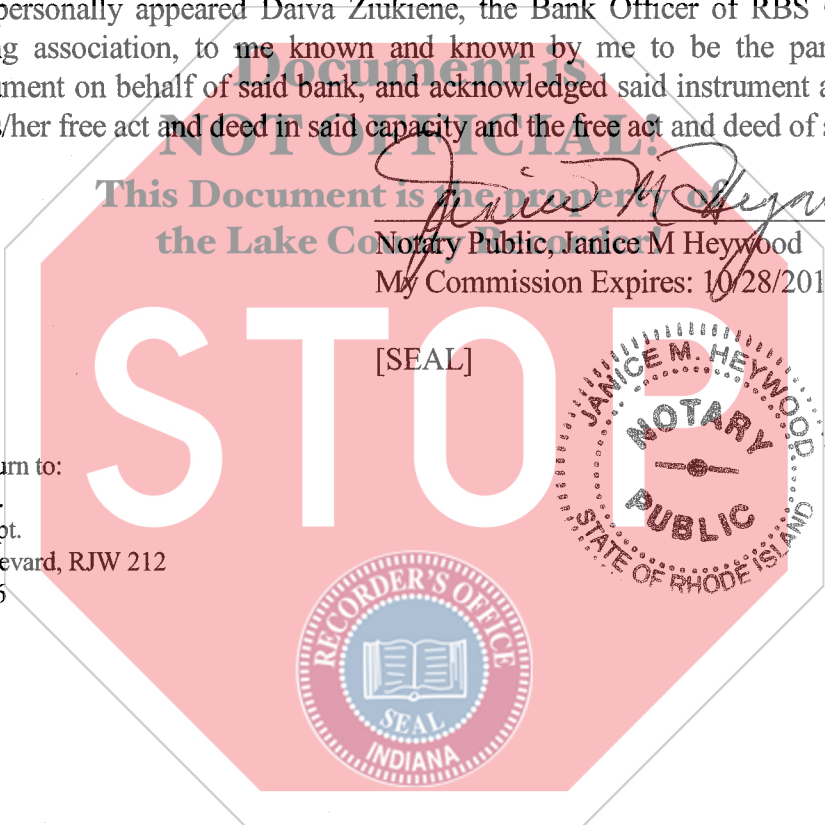
In Warwick, on this 10th day of November, 2009 before me, a notary public in and for the State of Rhode Island, personally appeared Daiva Ziukiene, the Bank Officer of RBS Citizens, N.A., a national banking association, to me known and known by me to be the party executing the foregoing instrument on 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.

Janice M Heywood
Notary Public, Janice M Heywood
My Commission Expires: 10/28/2010

[SEAL]



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



CHICAGO TITLE INSURANCE COMPANY

LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF LAKE, STATE OF INDIANA AND IS DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN LAKE COUNTY, STATE OF INDIANA, AS MORE FULLY DESCRIBED IN DEED DOC # 05-9757DYER, ID# 45-11-19-252-012-000-032, BEING KNOWN AND DESIGNATED AS LOT 59 IN REEDS ADDITION TO THE TOWN OF DYER, IN PLAT BOOK 39 PAGE 54 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

BY FEE SIMPLE DEED FROM SCOTT KOLE AND JACQUELYN KOLE AS SET FORTH IN DOC # 05-9757 DYER DATED 02/03/2005 AND RECORDED 02/09/2005, LAKE COUNTY RECORDS, STATE OF INDIANA.

