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INDIAN
LAKE COUNTY
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2010 016576

2010 MAR 24 AM 8:47

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US Recordings, Inc.
2925 Country Drive
St. Paul, MN 55117

MICHELLE J. HAN
RECORDER

76283570

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT, made February 15, 2010, 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 Timothy R. Kingsland and Tina M. Kingsland, husband and wife, residing at 1161 South Dekalb Street, Hobart, IN 46342, did execute a Mortgage dated 8/24/2007 to **Mortgage Electronic Registration Systems Inc.** covering:

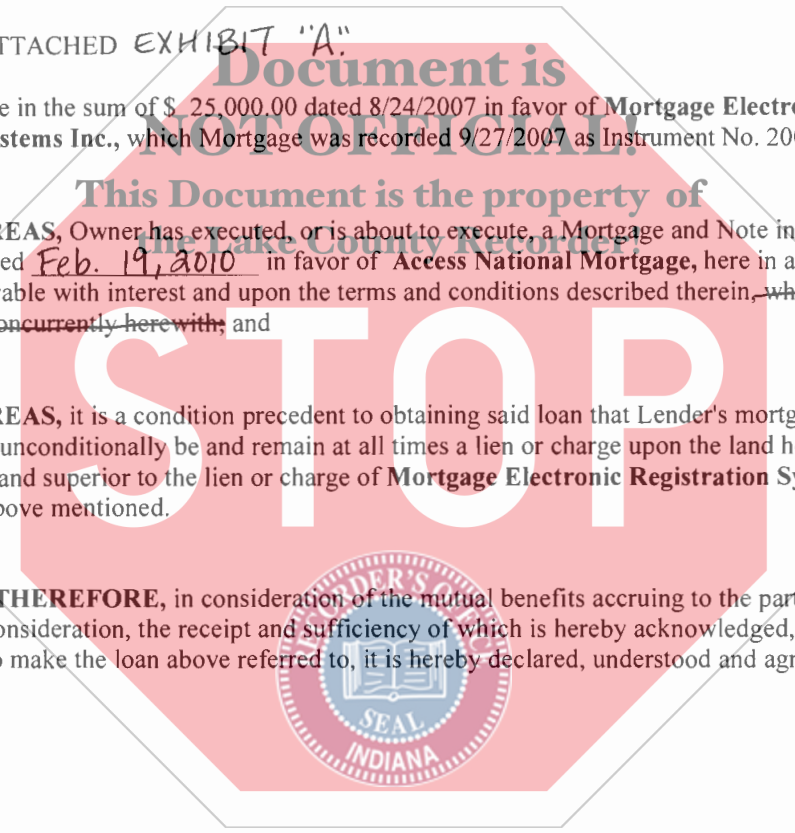
SEE ATTACHED EXHIBIT "A"

To Secure a Note in the sum of \$ 25,000.00 dated 8/24/2007 in favor of **Mortgage Electronic Registration Systems Inc.**, which Mortgage was recorded 9/27/2007 as Instrument No. 2007077252.

WHEREAS, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 106,324.00 dated Feb. 19, 2010 in favor of **Access National Mortgage**, 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:



✓ # 076688837
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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: *Latasha Cotton*
Latasha Cotton

By: *Linda Walton*
Linda Walton

By: *Kim Johnson*
Kim Johnson

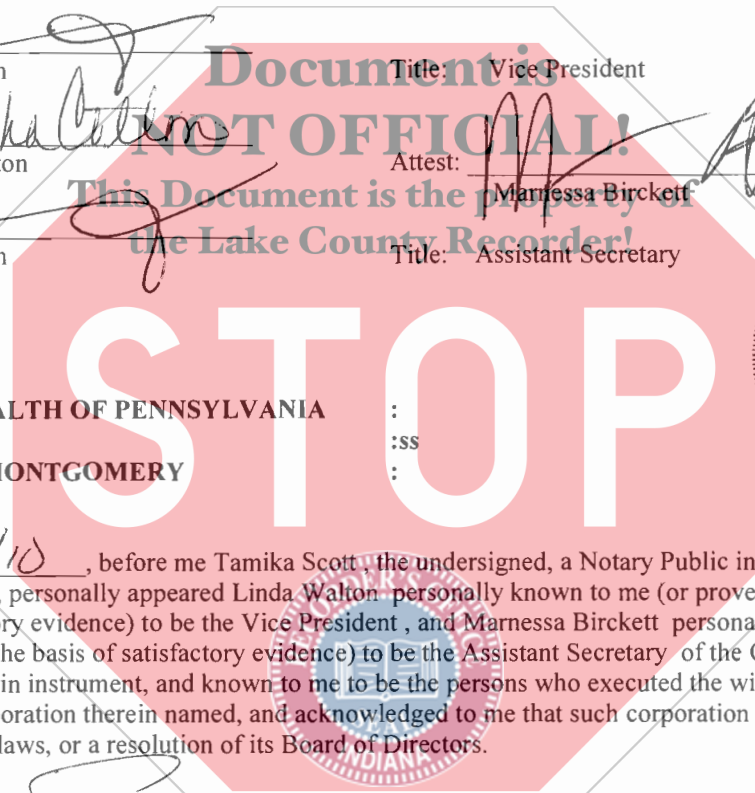
Title: Vice President

By: *Latasha Cotton*
Latasha Cotton

Attest: *Marnessa Birckett*

By: *Kim Johnson*
Kim Johnson

Title: Assistant Secretary



COMMONWEALTH OF PENNSYLVANIA :
:ss
COUNTY OF MONTGOMERY :

On 2/15/10, before me Tamika Scott, the undersigned, a Notary Public in and for said County and State, personally appeared Linda Walton personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President, and Marnessa Birckett personally known to me (or proved to me on the basis of satisfactory evidence) to be the Assistant Secretary 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

EXHIBIT A

**Lot 28 in Lake George Plateau Unit No. 3, Section A, in the City of Hobart, as per plat thereof,
recorded in Plat Book 43, Page 47, in the Office of the Recorder of Lake County, Indiana.**

