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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 040822

2010 JUL 15 AM 8:48

MICHELLE B. FAJMAN
RECORDER

PLEASE RECORD & RETURN TO:
National Advantage Settlement SVC
329 Forest Grove Rd, Ste. 201
Coraopolis, PA 15108



Tax/Parcel Identification No.:

PREPARED BY/RECORD AND RETURN TO:

~~CCS Recording Team
Attn: Jason Hind
3001 Leadenhall Road
Mount Laurel, NJ 08054
Loan No: 7103069147/ 7100254676~~

CSMN1005086

+vsq - 2010015911

SUBORDINATION AGREEMENT

WHEREAS, Merrill Lynch Credit Corporation, a Delaware corporation ("Merrill Lynch"), whose address is 5201 Gate Parkway, Jacksonville, FL 32256, is the holder of record of the following described Mortgage ("Mortgage"), covering that certain property in Lake County, State of Indiana, described in Exhibit A attached hereto and made a part hereof (the "Premises"):

(1) Mortgage executed by John H Gettemans and Linda M Gettemans, Husband and Wife, dated August 12, 2005, to secure a loan in the amount of \$48,000.00 in favor of Merrill Lynch, which Mortgage was recorded on August 29, 2005, as Document/Instrument No. 2005073285, in the public records of said County (the "First Mortgage");

(2) Mortgage executed or to be executed by John H Gettemans and Linda M Gettemans, Husband and Wife, to be recorded concurrently herewith in public records of said County, to secure a loan in the amount of \$138,679.44 in favor of Merrill Lynch (the "Second Mortgage"); and

WHEREAS, Merrill Lynch desires to establish the priority of its two liens and desires to establish the Second Mortgage as a first lien on the Premises and to subordinate the lien of the First Mortgage to the lien of the Second Mortgage.

NOW THEREFORE, Merrill Lynch subordinates the lien of the First Mortgage to the lien of the Second Mortgage and declares that the Second Mortgage shall be a first lien on the Premises and shall be entitled to the same rights and privileges, both in law and equity, as it would have had if the Second Mortgage had been executed, delivered and recorded prior to the First Mortgage.

\$16

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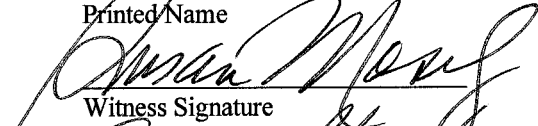
E

Executed this 14th day of June, 2010

IN THE PRESENCE OF


Witness Signature

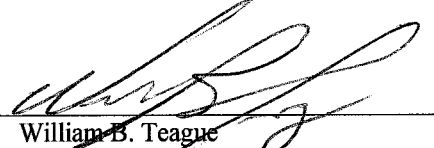
MATTHEW BERAKOFF
Printed Name


Witness Signature

Print Name

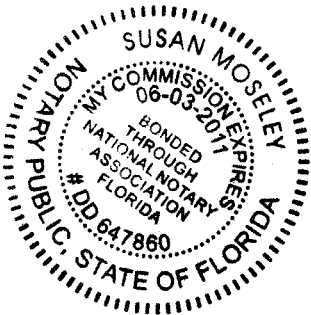
Susan Moseley
Print Name

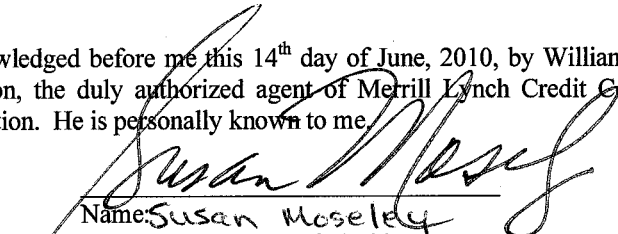
MERRILL LYNCH CREDIT CORPORATION
By: PHH Mortgage Corporation, Authorized Agent

By: 
Name: William B. Teague
Title: Vice President

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 14th day of June, 2010, by William B. Teague, Vice President, of PHH Mortgage Corporation, the duly authorized agent of Merrill Lynch Credit Corporation, a Delaware corporation, on behalf of the corporation. He is personally known to me.




Name: Susan Moseley
Notary Public, State of Florida
Commission No.: DD 647860
My Commission Expires: 06-03-2011

**Exhibit A
(Property Description)**

COUNTY: LAKE

PROPERTY ADDRESS: 9984 OLCOTT AVENUE
SAINT JOHN, IN 46373

THE FOLLOWING REAL ESTATE IN LAKE COUNTY IN THE STATE OF INDIANA, TO WIT:

LOT 129, HOMESTEAD ACRES 7TH ADDITION TO THE TOWN OF ST. JOHN, AS SHOWN IN
PLAT BOOK 49 PAGE 126, IN LAKE COUNTY, INDIANA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR
MINERAL RIGHTS OF RECORD, IF ANY.