

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 OCT -7 AM 9:33

MICHELLE R. FAJMAN
RECORDER

2010 058158

4



Recording requested by: LSI
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[Space Above This Line for Recording Data]

Reference: 504568681332

Account: XXX-XXX-XXX7033-1998

SUBORDINATION AGREEMENT
MORTGAGE (WITH FUTURE ADVANCE CLAUSE)

Effective Date: 9/2/2010

Owner(s): JEFFREY E KRISKE
KATHLEEN A KRISKE

Current Lien Amount: \$39,994.00.

Senior Lender: Wells Fargo Bank, N. A.

Subordinating Lender: Wells Fargo Bank, N.A.

If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.

Property Address: 16580 TYLER ST, LOWELL, IN 46356

SUBORDINATION ONLY_IN V1.0
0000000000096625

AMOUNT \$ 18⁰⁰ of 3
CASH _____ CHARGE _____
CHECK # 900154577
OVERAGE _____
COPY _____
NON-COM _____
CLERK RM E

THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

JEFFREY E KRISKE, AND KATHLEEN A KRISKE, HUSBAND AND WIFE (individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a Mortgage (With Future Advance Clause) given by the Owner, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 11th day of May, 2004, ^{Recorded 5-13-04} which was filed in Instrument # 2004 039494 at page N/A (or as No. N/A) of the Records of the Office of the Recorder of the County of LAKE, State of Indiana (the "Existing Security Instrument"). The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to JEFFREY E KRISKE and KATHLEEN A KRISKE (individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$241,996.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

To be recorded concurrently with Deed of Trust dated 9/30/10
The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

A. Agreement to Subordinate

Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

B. General Terms and Conditions

Binding Effect – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

Nonwaiver – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

C. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, has set its hand and seal as of the Effective Date above unless otherwise indicated.

SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

By *[Signature]*
(Signature)

9/2/2010
Date

Barbara Edwards
(Printed Name)

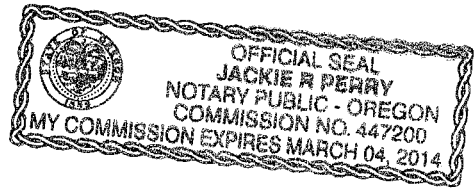
Work Director
(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon)
)ss.
COUNTY OF Washington)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 2 day of Sept, 2010, by Barbara Edwards, as Work Director of the Subordinating Lender named above, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

[Signature] (Notary Public)
Jackie R. Perry



This Instrument Prepared by: Barbara Edwards
Wells Fargo
P.O. Box 4149 MAC P6051-019
Portland, OR 97208-4149
1-800-945-3056

Order ID: 9702459
Loan No.: 0136839974

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

Lot No. 4, Twin Lakes Estates, as shown in Plat Book 80, Page 60, Lake County, Indiana.

Assessor's Parcel Number: 02-03-0259-0004