

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2010 058160

2010 OCT -7 AM 9:34

MICHELLE B. FAJMAN  
RECORDER

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Reference: 381010331158418

Account: XXX-XXX-XXX4311-1998

**SUBORDINATION AGREEMENT**  
**HOME EQUITY LINE OF CREDIT MORTGAGE**

Effective Date: 9/1/2010

Owner(s): FENTON J DOOLIN  
THERESA O DOOLIN

Current Lien Amount: \$100,000.00.

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: 2937 BALKAN DRIVE, SCHERERVILLE, IN 46375

AMOUNT \$ 18<sup>00</sup>  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK # 900155534  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON - COM \_\_\_\_\_  
CLERK Rm

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**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.

FENTON J. DOOLIN AND THERESA O. DOOLIN WHO ACQUIRED TITLE AS THERESA DOOLIN, 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 Home Equity Line Of Credit Mortgage given by the Owner, covering that real property, more particularly described as follows:

See Exhibit A

**RECORDED 5-13-09**

which document is dated the 18th day of April, 2009, which was filed in Instrument # 2009 031959 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 FENTON J DOOLIN and THERESA O DOOLIN (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 \$217,102.00 (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 RECORD WITH MORTGAGE DATED SEPT. 30, 2010**

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.

**\* CONCURRENTLY**

**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.

SUBORDINATION ONLY\_IN V1.0  
0000000000094820

**SUBORDINATING LENDER:**

Wells Fargo Bank, N.A.

By [Signature]  
(Signature)

9/1/2010  
Date

Barbara Edwards  
(Printed Name)

Work Director  
(Title)

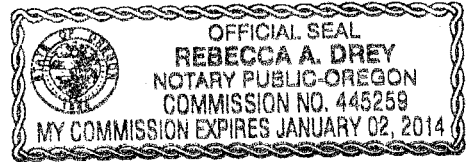
**FOR NOTARIZATION OF LENDER PERSONNEL**

STATE OF Oregon )  
 )ss.  
COUNTY OF Washington )

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  
AIKEN AMADOR

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 1 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)  
**REBECCA A. DREY**



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: 9692799  
Loan No.: 0310808142

EXHIBIT A  
LEGAL DESCRIPTION

The following described property:

Lot 32 in Pine Hill Estates Unit 1, an Addition to the Town of Schererville, as per plat thereof, recorded in Plat Book 89 page 63, in the Office of the Recorder of Lake County, Indiana. More commonly known as 2937 Balkan, Schererville, Indiana.

Assessor's Parcel Number: 20-13-0723-0032