

A

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 076899

2010 DEC 29 AM 11:08

MICHELLE R. FAJMAN
RECORDER

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Reference: 155793181453510

Account: XXX-XXX-XXX6495-0001

**SUBORDINATION AGREEMENT FOR
MORTGAGE**

Effective Date: 10/25/2010

Owner(s): KATHLEEN L OSTROWSKI

Current Lien Amount: \$21,000.00.

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: 11978 WEST 107TH PLACE, SAINT JOHN, IN 46373-0000

SUBORDINATION ONLY_IN
0000000000142194

AMOUNT \$ 22.00 19⁰⁰
CASH _____ CHARGE _____
CHECK # 900243530, 900259743
OVERAGE 3⁰⁰ Page 1 of 3
COPY _____
NON-COM _____ AB
CLERK _____

Ref 2

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.

KATHLEEN L. OSTROWSKI, AN UNMARRIED WOMAN (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 (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Attached See Exhibit A

which document is dated the 19th day of October, 2007, which was filed in Document ID# 2007 086423 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 secures repayment of a debt evidenced by a note or a line of credit agreement extended to KATHLEEN L OSTROWSKI (individually and collectively "Borrower") by the Subordinating Lender.

** Recorded On October 31, 2007*

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$193,934.00 (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 Mortgage dated November 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.

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)

10/25/2010
Date

Barbara Edwards
(Printed Name)

Work Director
(Title)

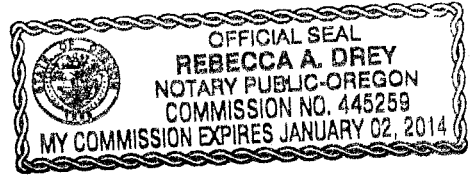
FOR NOTARIZATION OF LENDER PERSONNEL

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 25 day of Oct, 2010, by Barbara Edwards, as Work Director of Wells Fargo Bank, N.A., the Subordinating Lender, 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.

Rebecca A Drey (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: 10119699
Loan No.: 0313746109

EXHIBIT A
LEGAL DESCRIPTION

The following described property:

Lot 3 (except the East 46.64 feet) in the Woods of Weston Ridge Planned Unit Development, an Addition to the Town of St. John, Lake County, Indiana, according to the Plat thereof recorded December 9, 2003, in Book 94, Page 82, as Document Number 2003-130117.

Assessor's Parcel Number: 40-52-0108-0006