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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2011 MAR -3 PM 1:48

MICHELLE R. FAJMAN  
RECORDER

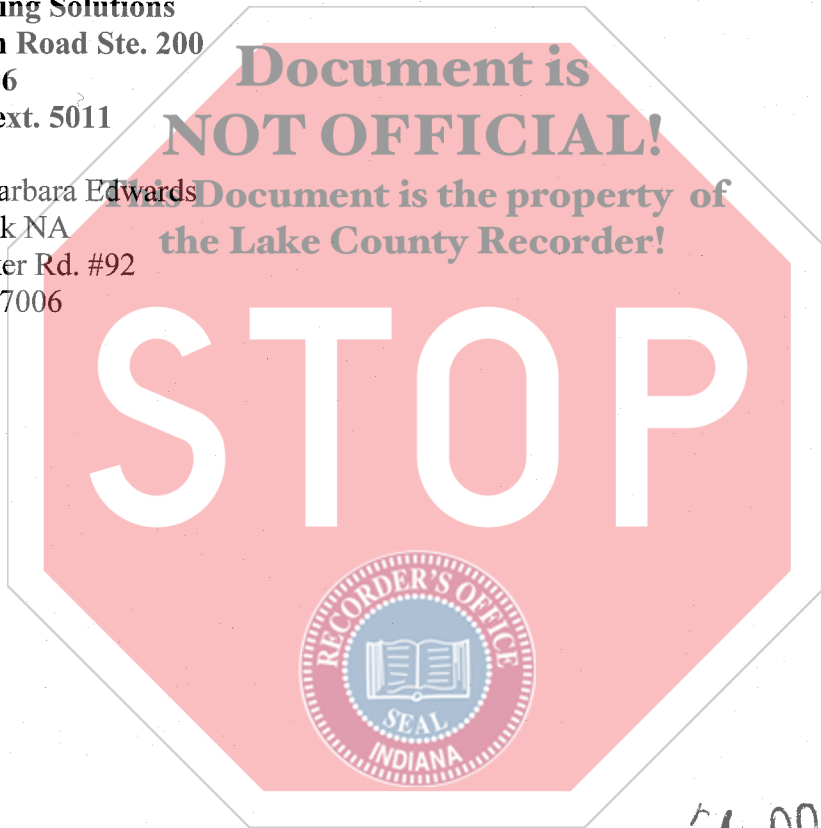
## Subordination Agreement

Order# 10985137

Loan Number: 0318757051

Recording requested by and  
When recorded return to: LSI  
Custom Recording Solutions  
5 Peters Canyon Road Ste. 200  
Irvine, CA 92606  
(800) 756-3524 ext. 5011

Prepared By: Barbara Edwards  
Wells Fargo Bank NA  
18700 NW Walker Rd. #92  
Beaverton, OR 97006



AMOUNT \$ 26.00  
 CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
 CHECK # 900304217 900304476  
 OVERAGE \_\_\_\_\_  
 COPY \_\_\_\_\_  
 NON-COM \_\_\_\_\_  
 CLERK UR 2' REF

Recording requested by: LSI  
When recorded return to :  
Custom Recording Solutions  
5 Peters Canyon Road #200  
Irvine, CA 92606 10985137  
800-756-3524 Ext. 5011

[Space Above This Line for Recording Data]

Reference: 9019478836

Account: XXX-XXX-XXX7388-1998

SUBORDINATION AGREEMENT FOR  
HOME EQUITY LINE OF CREDIT MORTGAGE

Effective Date: 1/24/2011

Owner(s): THOMAS W THIEL  
LORRIE S THIEL

Current Lien Amount: \$25,000.00.

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: 11481 W 127TH LN, CEDAR LAKE, IN 46303



SUBORDINATION ONLY\_IN  
000000000197652

Page 1 of 3

**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.

THOMAS W. THIEL AND LORRIE S. THIEL, 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 (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 16th day of August, 2006, which was filed in Document ID# 2006-081895 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 THOMAS W THIEL and LORRIE S THIEL (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 \$100,992.00 (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.

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**

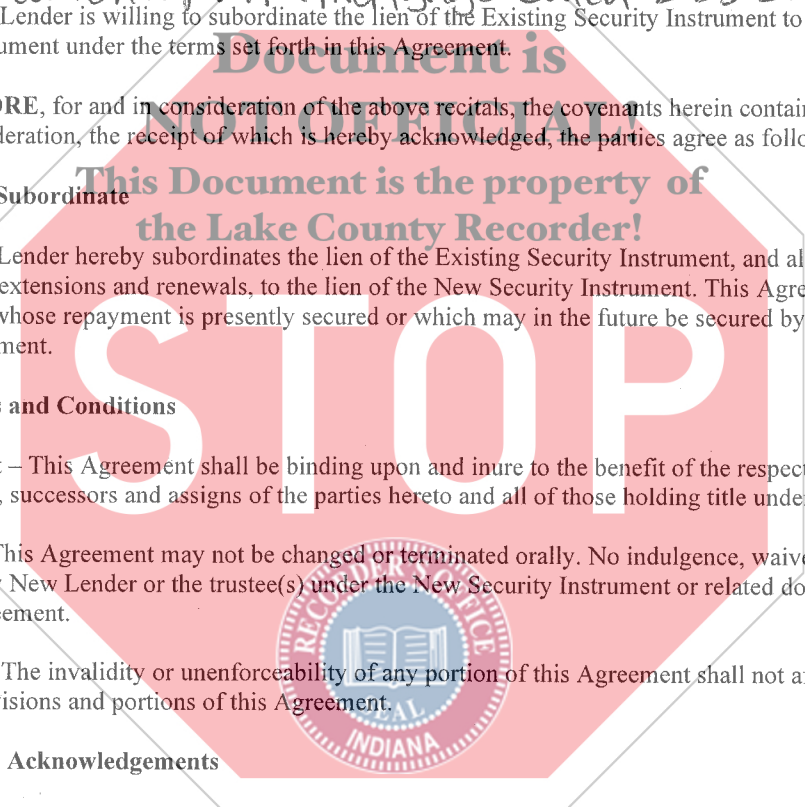
**Binding Effect** – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

**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.



rec. 9-18-2006

2011-02-18



Order ID: 10985137  
Loan No.: 0318757051

**EXHIBIT A  
LEGAL DESCRIPTION**

The following described property:

Lot 13 in Henn's Addition, Phase Two, to the Town of Cedar Lake, as per plat thereof, recorded in Plat Book 92 page 30, in the office of the Recorder of Lake County, Indiana.

Assessor's Parcel Number: 45-15-20-278-004.000-014

