

6.

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2011 016216

2011 MAR 17 AM 9:45

MR. RECORDER

Recording Requested By/Return To:

Wells Fargo Bank
P. O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

CHICAGO TITLE INSURANCE COMPANY

620105129 (5)

MIN # 100106600072716127 [Space Above This Line for Recording Data] MERS Telephone # 1-(888) 679-6377

Account Number: XXX-XXX-XXX5092-0001 Reference Number 504838981453119

**SUBORDINATION AGREEMENT FOR
SUBORDINATE LIEN MORTGAGE**

Effective Date: January 19, 2011

Owner(s): DAVID D PIUNTI
JILL A PIUNTI *HUSBAND AND WIFE*

**Document is
NOT OFFICIAL!
This Document is the property of
the Lake County Recorder!**

Current Lien Amount: \$ 48,500.00

Senior Lender: STATE BANK OF PAW PAW

Subordinating Lender: WELLS FARGO BANK, N.A., AS ASSIGNEE OF DRAPER AND KRAMER
MORTGAGE CORP WHOSE NOMINEE IS MORTGAGE ELECTRONIC
REGISTRARS, INC.

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: 9445 GENEVIEVE DR, SAINT JOHN, IN 46373



AMOUNT \$ 20.00
CASH _____ CHARGE CF
CHECK # _____
OVERAGE _____
COPY _____
NON - COM _____
CLERK LR

1 ref 53

SUBORDINATION ONLY/PC_IN MERS

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.

DAVID D PIUNTI AND JILL A PIUNTI, 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 SUBORDINATE LIEN MORTGAGE (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Attached Exhibit A

which document is dated the 16th day of JULY, 2007, which was filed in Document ID# 2007 061196 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 JILL A PIUNTI (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 \$ 379,000.00 (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 Senior Lender has an existing loan in the original principal amount of \$ 379,000.00 (the "Senior Loan") to the Borrower, which was intended to be secured by a first lien mortgage on the Property. The Senior Loan is secured by a N/A executed by Borrower in favor of N/A, as beneficiary and recorded on N/A of the Records of the Office of the Recorder of the County of N/A, State of Indiana as Mortgage Book N/A (the "Senior Security Instrument"). Through an inadvertent error, the Junior Security Instrument was recorded prior to the Senior Security Instrument.

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., AS ASSIGNEE OF DRAPER AND KRAMER MORTGAGE CORP WHOSE NOMINEE IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Mortgage Electronic Registration Systems, Inc.

[Signature]
(Signature)

Marcia McDonald
(Signature)

BARBARA EDWARDS
(Printed Name)

MARCIA MCDONALD
(Printed Name)

WORK DIRECTOR
(Title)

ASSISTANT VICE PRESIDENT
(Title)

1/19/11
(Date)

1/19/11
(Date)

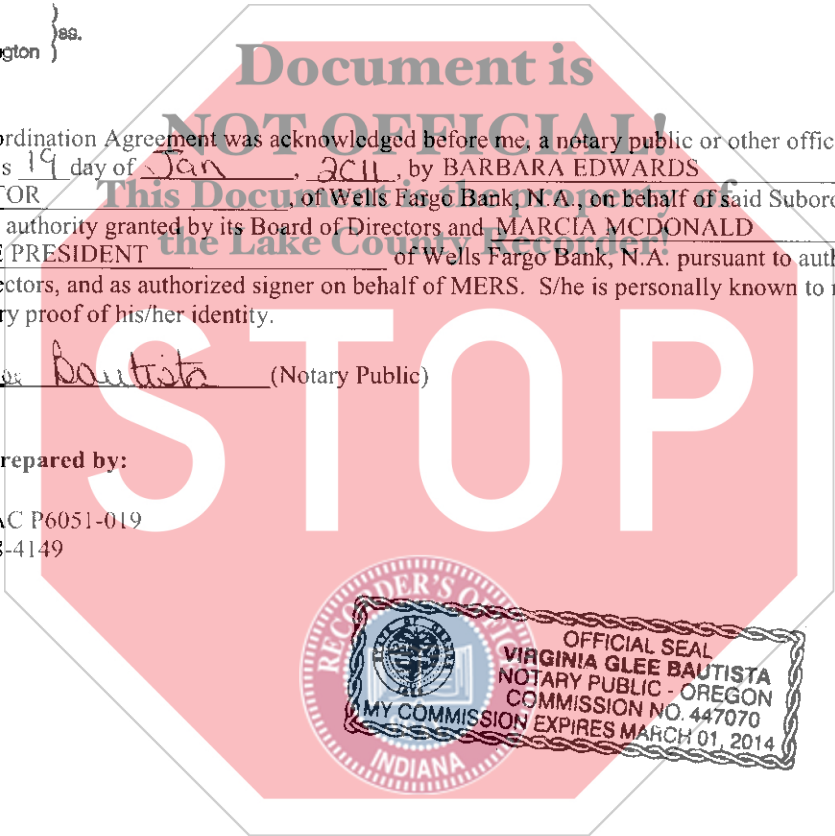
FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon, }
COUNTY OF Washington } ss.

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 19 day of Jan, 2011, by BARBARA EDWARDS, as WORK DIRECTOR, of Wells Fargo Bank, N.A., on behalf of said Subordinating Lender, pursuant to authority granted by its Board of Directors and MARCIA MCDONALD, as ASSISTANT VICE PRESIDENT of Wells Fargo Bank, N.A. pursuant to authority granted by its Board of Directors, and as authorized signer on behalf of MERS. S/he is personally known to me or has produced satisfactory proof of his/her identity.

Virginia Glee Bautista (Notary Public)

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



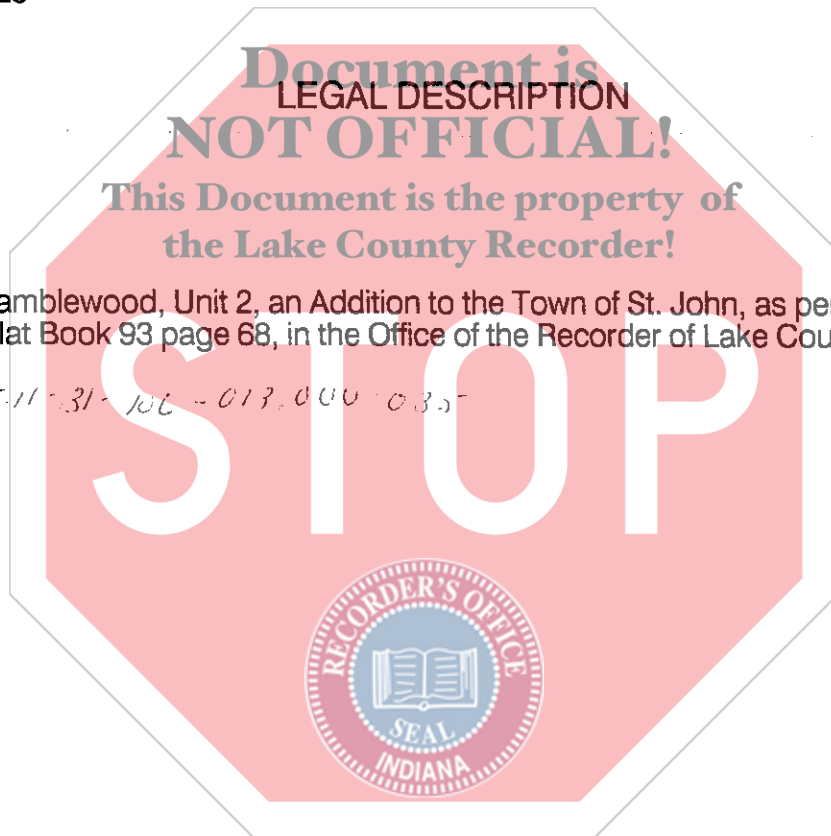
I affirm, under the penalties for perjury, that I have taken reasonable care to redact each SUBORDINATING LENDER'S name in this document, unless required by law Andrea A Plasencia

Exhibit A

Reference Number 504838981453119

Legal Description:

No: 620105129



Lot 137, in Bramblewood, Unit 2, an Addition to the Town of St. John, as per plat thereof, recorded in Plat Book 93 page 68, in the Office of the Recorder of Lake County, Indiana.

KEY # 45-11-31-106 - 017,000 - 035