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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2011 041736

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MICHELLE P. FAUMAN  
RECORDER

**WHEN RECORDED MAIL TO:**

**GMAC Mortgage , LLC**

1100 Virginia Dr.  
Fort Washington, PA 19034  
Prepared by: Marnessa Birckett

11-25009

**SUBORDINATION AGREEMENT**

**THIS SUBORDINATION AGREEMENT**, made June 22, 2011, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **Mortgage Electronic Registration Systems Inc., .**

**WITNESSETH:**

**THAT WHEREAS** Sally L Reichelt , residing at 9737 Johnson Street, Crwon Point IN 46307, did execute a Mortgage dated 12/10/04 to **Mortgage Electronic Registration Systems Inc.,** covering:

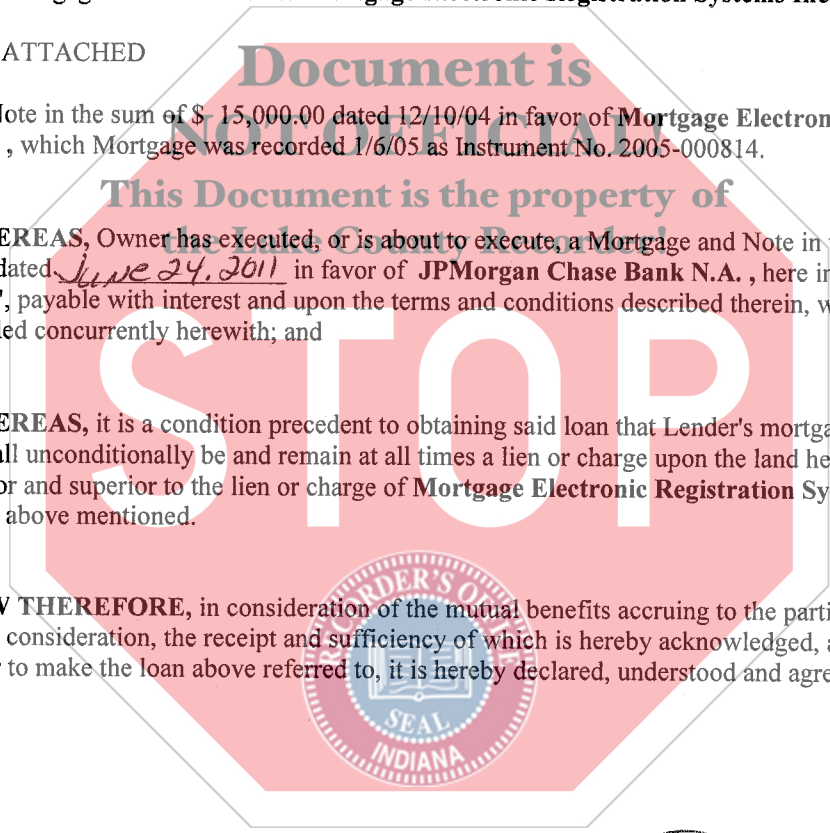
SEE ATTACHED

To Secure a Note in the sum of \$ 15,000.00 dated 12/10/04 in favor of **Mortgage Electronic Registration Systems Inc.,** , which Mortgage was recorded 1/6/05 as Instrument No. 2005-000814.

**WHEREAS**, Owner ~~has executed, or is about to execute,~~ a Mortgage and Note in the sum of \$ 108,454.00 dated June 24, 2011 in favor of **JPMorgan Chase Bank N.A.** , here in after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and

**WHEREAS**, it is a condition precedent to obtaining said loan that Lender's mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems Inc.,** mortgage first above mentioned.

**NOW THEREFORE**, in consideration of the mutual benefits accruing to the parties hereto, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:



**HOLD FOR MERIDIAN TITLE CORP**

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#16  
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(1) That said mortgage securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of **Mortgage Electronic Registration Systems Inc.** mortgage first above mentioned, including any and all advances made or to be made under the note secured by **Mortgage Electronic Registration Systems Inc.** mortgage first above mentioned.

(2) Nothing herein contained shall affect the validity or enforceability of **Mortgage Electronic Registration Systems Inc.** mortgage and lien except for the subordination as aforesaid.

WITNESSED BY:

**Mortgage Electronic Registration Systems Inc.**

By: *Latasha Cotton*  
Latasha Cotton

By: *Patricia Karpowicz*  
Patricia Karpowicz

By: *Kim Johnson*  
Kim Johnson

Title: Vice President

By: *Latasha Cotton*  
Latasha Cotton

Attest: *Marnessa Birckett*  
Marnessa Birckett

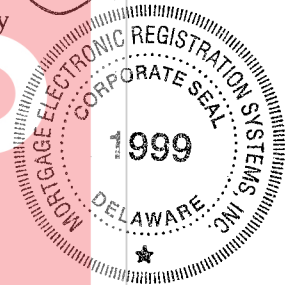
By: *Kim Johnson*  
Kim Johnson

Title: Assistant Secretary

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF MONTGOMERY

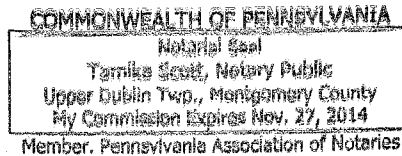
:  
: ss  
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On 6-22-11, before me Tamika Scott, the undersigned, a Notary Public in and for said County and State, personally appeared Patricia Karpowicz personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President, and Marnessa Birckett personally known to me (or proved to me on the basis of satisfactory evidence) to be the Assistant Secretary of the Corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same, pursuant to its bylaws, or a resolution of its Board of Directors.

WITNESS my hand and official seal.

*Tamika Scott*  
Notary Public



**LEGAL DESCRIPTION**

Property Address: 9737 Johnson Street, Crown Point, IN 46307

Lot Numbered Twenty-seven (27) in Indian Ridge, Unit 1, to the City of Crown Point, as per plat thereof recorded in Plat Book 46 Page 141 in the Office of the Recorder of Lake County, Indiana.

