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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2011 052708

2011 SEP 23 AM 10:46

MICHELLE R. FAJMAN
RECORDER

SUBORDINATION AGREEMENT

This agreement made this 7th day of September, 2011, between Wells Fargo Bank, N.A. successor by merger to Wells Fargo Financial Bank, (hereinafter referred to as subordinating creditor), and JPMorgan Chase Bank, N.A. (hereinafter referred to as favored creditor), witnesseth:

That in consideration of subordinating creditor entering into this subordination agreement, favored creditor agrees to lend not to exceed \$234,920.00 in accordance with that certain agreement between favored creditor and Milan Radjen And Borjana Radjen, Husband And Wife (hereinafter referred to as debtor).

In consideration of favored creditor making aforesaid loan to debtor, subordinating creditor agrees that the mortgage executed in its favor by debtor on November 19, 2008, and recorded in the mortgage records of Lake County, Indiana, at 2009 020721 be subject, inferior, junior, secondary and subordinate to a mortgage which is executed by debtor in favor of favored creditor as security for the aforesaid loan, and that said mortgage and debt in favor of favored creditor shall have priority over said mortgage and debt in favor of subordinating creditor, with respect to the property legally described in the mortgage executed in favor of subordinating creditor described above.

See Exhibit A attached hereto.

Provided, however, that this agreement to subordinate shall not extend to any advances made by favored creditor after the date of the loan described above (except that this subordination agreement shall extend to any future advances made for taxes and insurance to protect favored creditor's interest), and provided, however, that this Agreement is based upon favored creditor's representation that subordinating creditor will not be reduced to less than a second mortgage position by virtue of executing this Agreement.

601-052709
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WELLS FARGO BANK, N.A.
Subordinating Creditor
By Andrea Emery
Andrea Emery, Title Officer

State of South Dakota
County of Minnehaha

Before me, Angela Riedel, this 7th day of September, 2011, personally appeared Andrea Emery, who being by me duly sworn did say that he/she is the Title Officer of Wells Fargo Bank, N.A. and acknowledged the execution of the foregoing instrument.

Angela Riedel
Notary Public



My Commission Expires: April 27, 2012

This Instrument Prepared By: Angela Riedel

For Wells Fargo Bank, N.A., PO Box 5943, Sioux Falls, SD 57117-5943

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.

Angela Riedel
Name

Return To: Wells Fargo Financial Cards, PO Box 5943, Sioux Falls, SD 57117-5943

IN-0936NOWLINE-0209 (BNK) (ROC)

HOLD FOR PREMIUM
Title # 308838

AMOUNT \$ 15.00
CASH _____ CHARGE _____
CHECK # 701841
OVERAGE _____
COPY _____
NON-COM _____
CLERK LR

REF

EXHIBIT "A"

The land referred to in this policy is situated in the **STATE OF INDIANA, COUNTY OF LAKE**, and described as follows:

LOT 8, VALLEY VIEW ACRES, AS SHOWN IN PLAT BOOK 90, PAGE 66, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

APN: 45-19-11-176-011-000.007

LIMITATION OF LIABILITY

THIS REPORT CONTAINS INFORMATION OBTAINED FROM PUBLIC RECORDS IN THE COUNTY WHERE THE LAND IS LOCATED WHICH GIVES NOTICE OF MATTERS RELATING TO SAID LAND. EASEMENTS, RIGHTS OF WAY AND COVENANTS, CONDITIONS AND RESTRICTIONS ARE NOT REPORTED. THIS REPORT IS NOT INTENDED TO BE, NOR SHOULD IT BE RELIED UPON AS A LEGAL OPINION OF TITLE OR ANY FORM OF TITLE INSURANCE. THE SOLE LIABILITY ASSUMED BY FIRST AMERICAN TITLE INSURANCE COMPANY, LENDERS ADVANTAGE DIVISION, FOR THE INFORMATION CONTAINED WITHIN THE REPORT IS THE FEE THE CUSTOMER PAID FOR THE REPORT. ALL OTHER LIABILITY IS EXPRESSLY DISCLAIMED, INCLUDING LIABILITY IN CONTRACT, TORT OR DUE TO NEGLIGENCE IN THE PRODUCTION OF THIS REPORT.

the Lake County Recorder!

