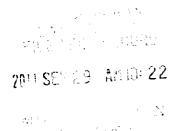
2011 053860



After recording return to: RBS Citizens, N.A. Attn: SBO Dept. RJW 212 443 Jefferson Boulevard Warwick, RI 02886

SUBORDINATION OF MORTGAGE

THIS AGREEMENT made this 1st day of September, 2011

BETWEEN:

Mortgage Electronic	Registration Systems Inc. as nominee for RBS Citizens, N.A.
One Citizens Drive	
Riverside, RI 02915	
("Lender")	Document is AMOUNT \$ 2000
and	NOT OFFICIACASH CHARGE N
JP Morgan Chase B	This Document is the propoverage
	the Lake County Recordory
("New Lender")	CLERK (X)

In consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, Original Lender, being the mortgagee under the following mortgage ("Subordinate Mortgage"):

Mortgage dated July 25, 2006, made by Dustin Mebert to Mortgage Electronic Registration Systems Inc. as nominee for PHH Mortgage Corporation FKA Cendant Mortgage Corporation in the principal amount of Twenty Seven Thousand Four Hundred, (\$27,400.00) and recorded July 28, 2006 in Record Book, Page and/or Instrument No. 2006-065455 in the office of the Recorder of Lake County, Indiana and covering the property described herein commonly known as: 2524 W 82nd Ave, Merrillville, Indiana.

does hereby waive and subordinate the priority and operation of the Subordinate Mortgage upon the therein described premises to the following described mortgage ("New Mortgage"):

Mortgage to be executed by Dustin Mebert as borrower, to JP Morgan Chase Bank NA as Lender, securing a total indebtedness not to exceed One Hundred Five Thousand Nine Hundred Fifty Three Dollars, (\$105,953.00), upon the above described property in order that the lien of the

HOLD FOR MERIDIAN TITLE

11-28735



Subordinate Mortgage be taken as junior and inferior to the lien of the New Mortgage without otherwise affecting the lien of the Subordinate Mortgage.

This Agreement shall be governed by and construed in accordance with the laws of the State of Indiana applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their respective successors, designees and assigns.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems Inc. as nominee for RBS Citizens, N.A. has hereunto caused this Subordination to be executed as of the date set forth above.

SIGNED IN THE PRESENCE OF:

Mortgage Electronic Registration Systems Inc. as nominee for RBS CITIZENS, N.A. as successor by merger to Mortgage Electronic Registration Systems Inc. as nominee for PHH Mortgage Corporation FKA Cendant Mortgage Corporation

Endslow, Assistant Vice President

STATE OF RHODE ISLAND) Lake County Recorder!

COUNTY OF KENT)

In Warwick, on this 1st day of September, 2011 before me, a notary public in and for the State of Rhode Island, personally appeared John Endslow, the Assistant Vice President of Mortgage Electronic Registration Systems Inc. as nominee for RBS Citizens, N.A., a national banking association, to me known and known by me to be the party executing the foregoing instrument on behalf of said bank, and acknowledged said instrument and the execution thereof to be his/her free act and deed in said capacity and the free act and deed of said bank.

> Notary Public, Margaret A. McDonough My Commission Expires: November 27, 2012

SEAL

UBLIC RHODE

EXHIBIT "A"

Property Address: 2524 West 82nd Avenue, Merrillville, IN 46410

Lot Numbered Eighty-six (86) in Independence Hill 3rd Addition, in the Town of Merrillville as per plat thereof recorded in Plat Book 24, Page 69 in the Office of the Recorder of Lake County, Indiana.

