

STATE OF INDIANA
LAKE COUNTY
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MICHELLE FAJMAN
RECORDER

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

[Space Above This Line for Recording Data]

Reference: 458455941959514

Account: XXX-XXX-XXX3184-1998

**SUBORDINATION AGREEMENT FOR
MODIFICATION OF MORTGAGE (WITH FUTURE ADVANCE CLAUSE)**

Effective Date: 11/15/2011

Owner(s): JEROLD B DARLING
LESLIE J DARLING

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Document is the property of the Lake County Recorder!

Current Line of Credit Recorded Commitment \$34,088.00 being reduced to \$33,500.00.

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: 7331 FENWAY LANE, SCHERERVILLE, IN 46375-0000



AMOUNT \$ 20.00
CASH _____ CHARGE _____
CHECK # 140209826
OVERAGE _____
COPY _____ Page 1 of 5
NON-COM _____
CLERK WK

SUBMOD_IN
000000000342888

12/15

E

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.

JEROLD B DARLING, AND LESLIE J DARLING, 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 Mortgage (With Future Advance Clause) (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 December, 2005, which was filed in Document ID# 2005 111585 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 JEROLD B DARLING, LESLIE J DARLING (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 \$268,000.00 (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 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. Agreement to Change Credit Limit

Change in Line of Credit Agreement

The Subordinating Lender's agreement to subordinate is conditioned on the reduction in the Borrower's revolving Line of Credit from \$34,088.00 to \$33,500.00.

By signing this Agreement below, the Borrower agrees to this change.

Change in Security Interest

The lien evidenced by the Existing Security Instrument is hereby reduced from \$34,088.00 to \$33,500.00.

C. 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.

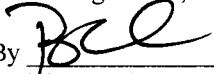
Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

D. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, and the Borrower, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

By 
(Signature)

11/15/2011
Date

Barbara A. Edwards
(Printed Name)

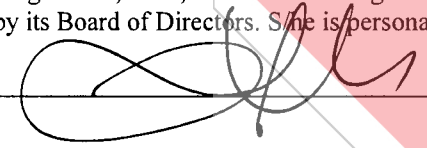
Work Director
(Title)

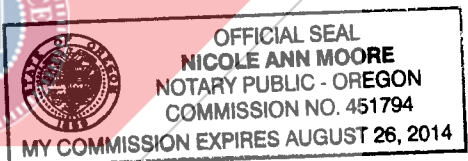


FOR NOTARIZATION OF LENDER PERSONNEL

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 15 day of Nov, 2011, by Barbara A. Edwards, as Work Director of Wells Fargo Bank, N.A., the Subordinating Lender, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

 (Notary Public)

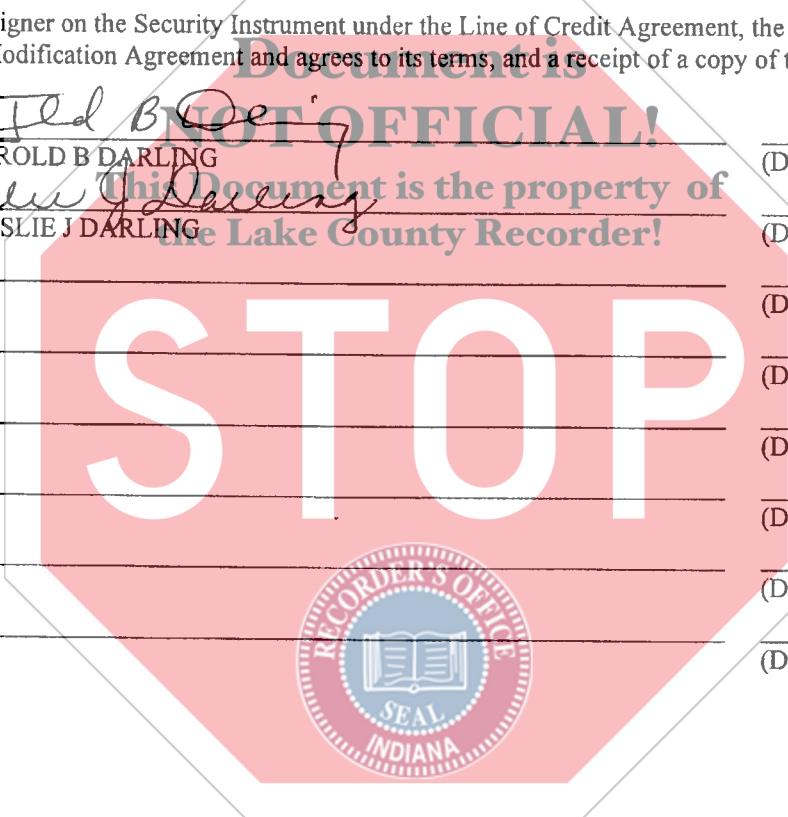


BORROWER(S): I received and read a completed copy of this Modification Agreement before I signed it. I agree to all its terms.

(Signature) <u>Jerd B Darling</u>	JEROLD B DARLING	<u>11/23/11</u>
(Signature) <u>Leslie J Darling</u>	LESLIE J DARLING	<u>11/23/11</u>
(Signature) _____		(Date) _____
(Signature) _____		(Date) _____
(Signature) _____		(Date) _____
(Signature) _____		(Date) _____
(Signature) _____		(Date) _____
(Signature) _____		(Date) _____

OWNER(S): As a signer on the Security Instrument under the Line of Credit Agreement, the undersigned hereby acknowledges this Modification Agreement and agrees to its terms, and a receipt of a copy of the same.

(Signature) <u>Jerd B Darling</u>	JEROLD B DARLING	<u>11/23/11</u>
(Signature) <u>Leslie J Darling</u>	LESLIE J DARLING	<u>11/23/11</u>
(Signature) _____		(Date) _____
(Signature) _____		(Date) _____
(Signature) _____		(Date) _____
(Signature) _____		(Date) _____
(Signature) _____		(Date) _____
(Signature) _____		(Date) _____



For An Individual Acting In His/Her Own Right:

State of TENNESSEE
County of MADEISSA

I, Tom E Verner, a Notary Public of the County of MADEISSA, State of TENNESSEE, do hereby certify that JEROLD B DALLWIG AND LESLIE T DALLWIG

personally appeared before me this 23rd day of NOVEMBER, 2011, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

[NOTARIAL SEAL]

John E Verner
Print Name: Tom E Verner
Notary Public

Residing at: CRACKETT COUNTY TENNESSEE

My Commission expires: 7-23-14

Commission Expires 7-23-2014

STOP
This Document is the property of
The Lake County Recorder!

Affirmation

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.

Janice Gibson
(Signature)
Janice Gibson
(Print Name)



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