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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2011 070532

2011 DEC -7 AM 11:08

MICHELLE R. FAJMAN
RECORDER

Space Above This Line for Recorder's Use Only

Recording Request By:

And When Recorded Mail To:

Prepared by: Lucas Percy
Citibank, N.A.
1000 Technology Dr, MS 321
O'Fallon, MO 63368
866-795-4978

MERS MIN # 100131022500078013
MERS, Inc S.I.S. # 1-888-679-6377

Account # 111102600026000

A.P.N: _____ Order No: _____ Escrow No: _____



SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for the lender American Mortgage Network, Inc., and Lender's assigns, Citibank, N.A. whose address is 1000 Technology Drive, O'Fallon, MO 63368 and who is the holder of a mortgage dated October 5th, 2005, recorded October 17th, 2005, book _____, page _____, As Instrument 2005 091062. And herein referred to as "Existing Mortgage" in the amount of \$ 43,300.00.

WHEREAS, Edward A. Banashak and Eileen M. Banashak, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to _____, its successor and/or assigns which secures a note in the amount not to exceed \$ 177,283.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

WHEREAS, **Mortgage Electronic Registration Systems, Inc** (the "Mortgagee") of "Existing Mortgage" and (the "Lender") of "Existing Mortgage" is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";

HOLD FOR PREMIUM
Title # 309136

AMOUNT \$ 16
CASH _____ CHARGE _____
CHECK # 703425
OVERAGE _____
COPY _____
NON - COM _____
CLERK AD

ref 1

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, **Mortgage Electronic Registration Systems, Inc** hereby subordinates the lien of its "Existing Mortgage" to the lien of the "New Mortgage", so that the "New Mortgage" will be prior in all respects and with regard to all funds advanced hereunder to the lien of the "Existing Mortgage".

IN WITNESS WHEREOF, the said **Mortgage Electronic Registration Systems, Inc** has executed this subordination of lien this 7th day of November, 2011.

**Mortgage Electronic Registration Systems Inc., as nominee for,
American Mortgage Network, Inc.
its successors and assigns.**

BY: [Signature]
Jo Ann Bibb, Assistant Secretary

BY: [Signature]
Lucas Percy, Witness

BY: [Signature]
Kelley Yahl, Witness

STATE OF _____
County of _____

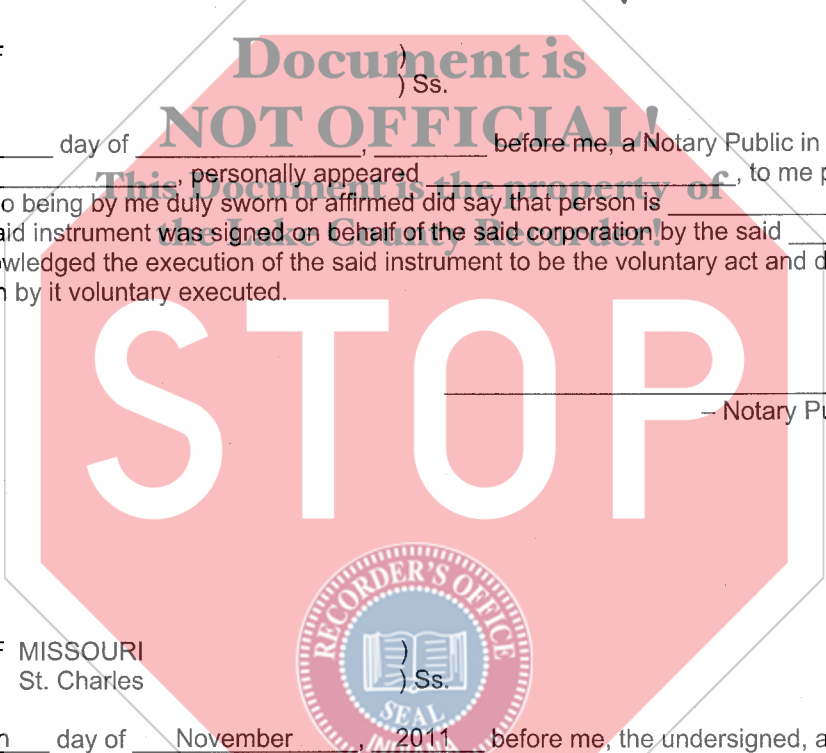
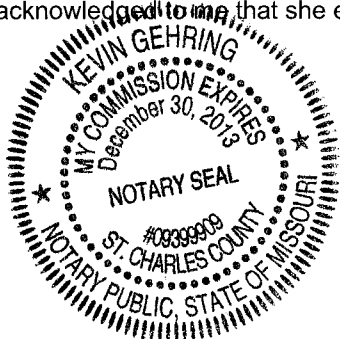
On this _____ day of _____, 2011, before me, a Notary Public in the state of _____, personally appeared _____, to me personally known, who being by me duly sworn or affirmed did say that person is _____ and that said instrument was signed on behalf of the said corporation by the said _____, who acknowledged the execution of the said instrument to be the voluntary act and deed of said corporation by it voluntary executed.

- Notary Public

STATE OF MISSOURI
County of St. Charles

On the 7th day of November, 2011, before me, the undersigned, a Notary Public in and for said County and State, personally appear Jo Ann Bibb, Assistant Secretary of Mortgage Electronic Registration, Inc., known to me to be the person who executed the within Subordination of the Lien in behalf of said corporation and acknowledged to me that she executed the same for the purposes therein stated.

[Signature]
Kevin Gehring - Notary Public



November 7, 2011

Linda Winters
JPMorgan Chase Bank
3050 Highland Pkwy
Downers Grove, IL 60515

RE: Edward A. Banashak

Dear Linda Winters

This letter is in response to your request for a subordination on the above-referenced mortgage. Enclosed, find the executed Subordination Agreement, which we authorize you to record.

Please be advised that we have approved the request with the condition that the new first mortgage loan amount must not exceed \$ 177,283.00 and that Citibank must remain in a clear second lien position.

Except for the blank lines, the enclosed Subordination may not be changed without the expressed written consent of Citibank, N.A. These are the original documents, please do not copy, staple, hole punch, date stamp or alter them in any way, or the County Recorder may not accept them.

If I can be of any further assistance, please call toll-free at 866-795-4978 or write to us at 1000 Technology Drive, Mail Station 761, O'Fallon, MO 63368. When you call or write please refer to the loan number on the Subordination Document. Thank you. We appreciate the opportunity to serve you.

Sincerely,

Citibank, N.A.

