

3

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2012 091067

2012 DEC 26 AM 10:25

MICHELLE B. FAJMAN  
RECORDER

CHICAGO TITLE INSURANCE COMPANY

Tax/Parcel Identification No.:  
**PREPARED BY/RECORD AND RETURN TO:**  
Bank of America, N.A.  
One Mortgage Way  
P.O. Box 5449  
Mt. Laurel, NJ 08054  
Mail Stop: DC  
Loan No: 7104471730/ 7100254676

1205402 (3)

SUBORDINATION AGREEMENT

**WHEREAS**, Bank of America, N.A., as successor by merger to Merrill Lynch Credit Corporation ("BANA"), whose address is 5201 Gate Parkway, Jacksonville, FL 32256, is the holder of record of the following described Mortgage ("Mortgage"), covering that certain property in Lake County, State of Indiana, described in Exhibit A attached hereto and made a part hereof (the "Premises"):

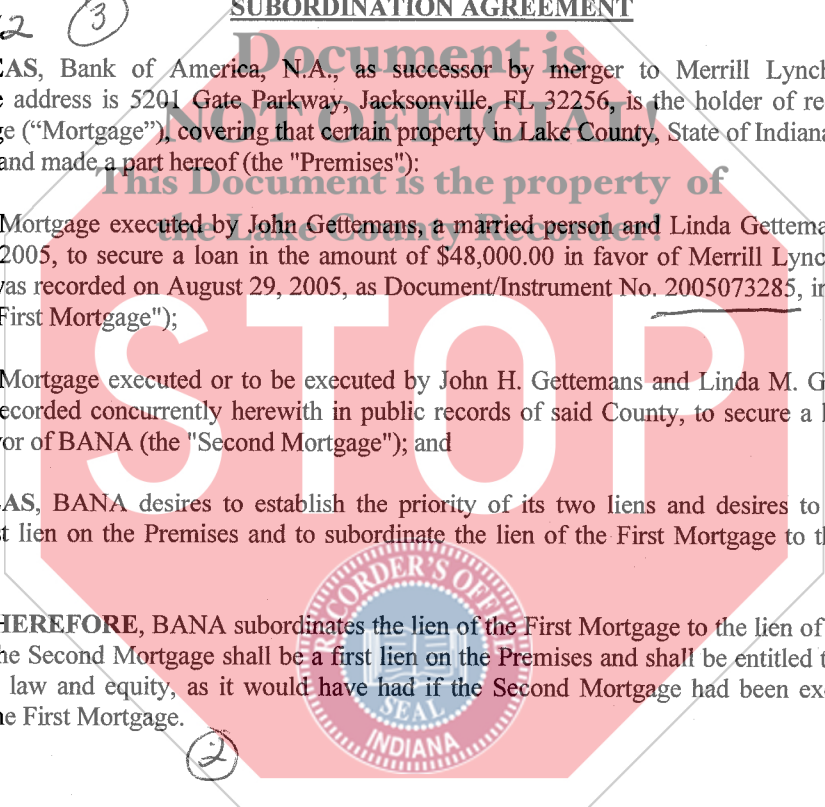
(1) Mortgage executed by John Gettemans, a married person and Linda Gettemans, a married person, dated August 12, 2005, to secure a loan in the amount of \$48,000.00 in favor of Merrill Lynch Credit Corporation, which Mortgage was recorded on August 29, 2005, as Document/Instrument No. 2005073285, in the public records of said County (the "First Mortgage");

(2) Mortgage executed or to be executed by John H. Gettemans and Linda M. Gettemans, a/k/a Linda Gettemans to be recorded concurrently herewith in public records of said County, to secure a loan in the amount of \$124,540.77 in favor of BANA (the "Second Mortgage"); and

**WHEREAS**, BANA desires to establish the priority of its two liens and desires to establish the Second Mortgage as a first lien on the Premises and to subordinate the lien of the First Mortgage to the lien of the Second Mortgage.

**NOW THEREFORE**, BANA subordinates the lien of the First Mortgage to the lien of the Second Mortgage and declares that the Second Mortgage shall be a first lien on the Premises and shall be entitled to the same rights and privileges, both in law and equity, as it would have had if the Second Mortgage had been executed, delivered and recorded prior to the First Mortgage.

(2)



\$ 16  
CT  
CA

1 Ref

Executed this 12<sup>th</sup> day of December, 2012.

IN THE PRESENCE OF  
*[Signature]*  
 Witness Signature  
*[Signature]*  
 Printed Name  
*[Signature]*  
 Witness Signature  
*[Signature]*  
 Print Name

BANK OF AMERICA, N.A.  
 By: PHH Mortgage Corporation, Authorized Agent

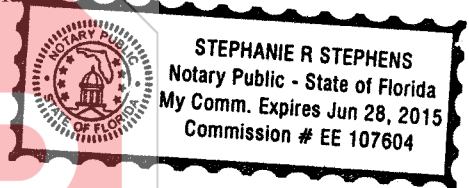
By: *[Signature]*  
 Name: Laurie Perkins  
 Title: Vice President

STATE OF FLORIDA  
 COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 12<sup>th</sup> day of December, 2012, by Laurie Perkins, Vice President, of PHH Mortgage Corporation, the duly authorized agent of Bank of America, N.A., on behalf of the corporation. She is personally known to me.

*[Signature]*

Name:  
 Notary Public, State of Florida  
 Commission No.:  
 My Commission Expires:



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. *[Signature]*



**Exhibit A  
(Property Description)**

**LOT 129, HOMESTEAD ACRES 7TH ADDITION TO THE TOWN OF ST. JOHN, AS SHOWN IN  
PLAT BOOK 49 PAGE 126, IN LAKE COUNTY, INDIANA.**

**Property Address: 9984 Olcott Avenue, St. John, IN 46373**

