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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MICHAEL B. BROWN
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Account: XXX-XXX-XXX0355-1998

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

Effective Date: 1/22/2013

Owner(s): WILLIAM J LECKI
DEBRA L LECKI

**Document is
NOT OFFICIAL!
This Document is the property of
the Lake County Recorder!**

Current Lien Amount: \$17,900.00.

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: 12516 PATNOE DR, SAINT JOHN, IN 46373



HE360 SUB - IN (rev 20120410)
0000000000652196

AMOUNT \$ 18
CASH _____ CHARGE _____
CHECK# 900743651
OVERAGE 100
COPY _____
NON-CONF _____
DEPUTY aw

Page 1 of 3

1-14-13 CW

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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.

WILLIAM J. LECKI, AND DEBRA L. LECKI, (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 Exhibit A

*
which document is dated the 16th day of February, 2006, which was filed in Book 2006 at page 013501 (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 WILLIAM J LECKI and DEBRA L LECKI (individually and collectively "Borrower") by the Subordinating Lender.

* 2/28/13
The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$130,632.00 (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. 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.

C. Signatures and Acknowledgements

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

SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

By [Signature]
(Signature)

JAN 22 2013

Date

Christopher L. Wheeler
(Printed Name)

Vice President Loan Documentation
(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Virginia)
COUNTY OF Roanoke)ss.

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 22 day of January, 2013, by Christopher L. Wheeler, as Vice President Loan Documentation 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.

[Signature]
Sandra Jean Lucas (Notary Public)

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

SANDRA JEAN LUCAS
NOTARY PUBLIC 239947
COMMONWEALTH OF VIRGINIA
MY COMMISSION EXPIRES APRIL 30, 2016



Order ID: 15938049
Loan No.: 0356417394

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

Lot 30 in Patnoe 2nd Addition to the Town of St. John as shown in Plat 66, Page 46, in Lake County, Indiana.

Assessor's Parcel Number: 45-15-05-151-011.000-015

