57165287-1829800

ION AGREEMENT

Subordination Agreement entered into on this 24th day of February, 2013 . between MERS INC AS NOMINEE FOR QUICKEN LOANS INC, ISAOA, ATIMA ("Lender") and Webster Bank N.A. of 145 Bank Street, Waterbury, CT 06702 ("Mortgage Holder") and JOHN RYBICKI, JR ("Borrowers"). Whereas, Mortgage Holder is the holder of a certain \$ 17,500.00 mortgage from borrowers dated 1/12/06 and recorded in the LAKE County Land Records in Book or Volume , Page or Document number 2006005736 ("Subordinate Mortgage") of said Land Records. Said mortgage is secured by property known as 8035 HARRISON AVE , MUNSTER, IN 46321 ("The Premises")

MERS INC AS NOMINEE FOR QUICKEN LOANS INC, ISAOA, ATIMA Whereas, Lender is about to lend Borrower an amount not to exceed \$ 131,600.00 to be secured by a first mortgage on the "Premises"; and 7013 *- 020148*

Whereas, Mortgage Holder holds the Subordinate Mortgage on the Premises, which mortgage covers said property owned by Borrower(s).

Now, therefore, in consideration of \$1.00 and other valuable consideration, the Mortgage Now Holder agrees that said Subordinate Mortgage shall be and is hereby made subordinate to said mortgage granted or to be granted by Borrowers to Lender as if said mortgage \$ 131,600.00 had been granted, delivered and recorded prior to said Subordinate Mortgage.

IN WITNESS WHEREOF, Mortgage Holder has caused this instrument to be executed this 24th day of February, 20134

When Recorded Return Signed, Sealed and Delivered is Docume Global Services entry of the Last Paul, MN 55117 ecorde

In the presence of

Andrea M. Noble

STATE OF Connecticut

ss: Cheshire

COUNTY OF New Haven

On the 24th day of February in the year 2013 before me, the undersigned, personally appeared Scott A. Mecca personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they voluntarily executed the same in his/her/their capacity(ies), and that by his/her/their signatures(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Cheshire and state of Connecticut.

Webster Bank Prepared PU. Consumer Lending 609 West Johnson Ave. Cheshire, CT 06410 Fax (203) 271-7524

4706564093

Notary Public Andrea M.

My Commission Expires:

Webster Bank, N.A. (Mørtgage Holder

Assistant Vice Presi

Scott A. Mecca

10/31/14

0020379633,

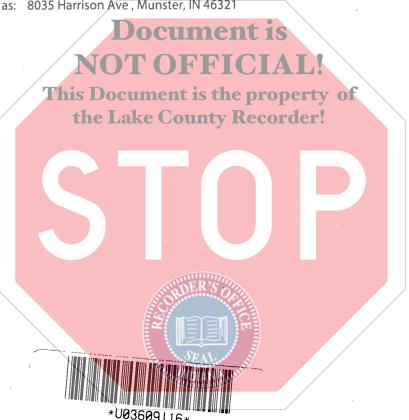
EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 450613453006000027

Land Situated in the County of Lake in the State of IN

LOT 3 IN DINGEMAN JABAAY ADDITION TO MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 35 PAGE 17, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Commonly known as: 8035 Harrison Ave , Munster, IN 46321



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