

2

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 026712

2013 APR 16 AM 8:45

MICHAEL B. BROWN
RECORDER

Mortgage Subordination Agreement

Account No. xxxx3573

This Agreement is made November 2, 2012, by and between US Bank National Association ND ("Bank") and PERL MORTGAGE INC. ISAOA ("Refinancer").

Bank is the mortgagee under a mortgage (the "Junior Mortgage") dated 29, January, 2010, granted by Jonathan Buka and Vicky Tritsch Buka, husband and wife ("Borrower"), and recorded in the office of the County Recorder, Lake County, Indiana, on 05, February, 2010, as Book _____ Page _____ Document No. 2010 006867, encumbering the real property described therein (collectively, the "Property"). Refinancer is the mortgagee under a mortgage (the "Senior Mortgage") dated December 7, 2012, granted by the Borrower, and recorded in the same office on _____, 20____, as 2013-026711 encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Mortgage, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Mortgage on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Mortgage on the Property, to the full extent of all sums from time to time secured by the Senior Mortgage; provided, however, that the total indebtedness secured by the Senior Mortgage does not exceed \$417,000.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Mortgage, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record to the lien of Senior Mortgage.

Legal Description: See attached legal

Property Address: 316 Saint Andrews Dr., Schererville, ID 46375

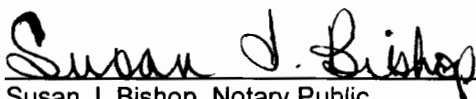
IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

US Bank National Association ND


By: Steven Barnes
Title: Vice President

STATE OF Wisconsin
COUNTY OF Winnebago

The foregoing instrument was acknowledged before me on November 2, 2012, by (name) Steven Barnes, the (title) Vice President, of US Bank National Association ND, a national banking association, on behalf of the association.


Susan J. Bishop, Notary Public

My Commission Expires: 10/18/2015

this instrument prepared
By: Shannon Hensel
Prepared by: Shannon Hensel

US Bank
1850 Osborn Ave
Oshkosh, WI
54902

\$18
CK# 1157461
CK# 1164182
NOTARY PUBLIC
SUSAN J. BISHOP
STATE OF WISCONSIN
2 REF

EXHIBIT "A"

Lot 5 in Briar Ridge Country Club Addition, Unit 1 "A", A planned unit development, in the Town of Schererville, as per Plat there of, recorded in Plat Book 61, page 9, in the Office of the Recorder of Lake County, Indiana; and

BEING, the same property conveyed to Jonathan Buka and Vicky Tritsch Buka, husband and wife by Warranty Deed dated June 4, 2004 and recorded June 10, 2004 of record in Instrument No. 2004049071 in the Office of the Recorder of Lake County, Indiana.

45-11-05-152-010,000-036

WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

BUKA
46237073

IN

FIRST AMERICAN ELS
SUBORDINATION AGREEMENT

