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2013 027582

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 APR 17 PM 12:56

MICHAEL B. BROWN
RECORDER

~~Recording Requested By/Return To:~~

Wells Fargo Bank

4101 Wiseman Blvd
San Antonio, TX 78251

[Space Above This Line for Recording Data]

Account Number: XXX-XXX-XXX 8637

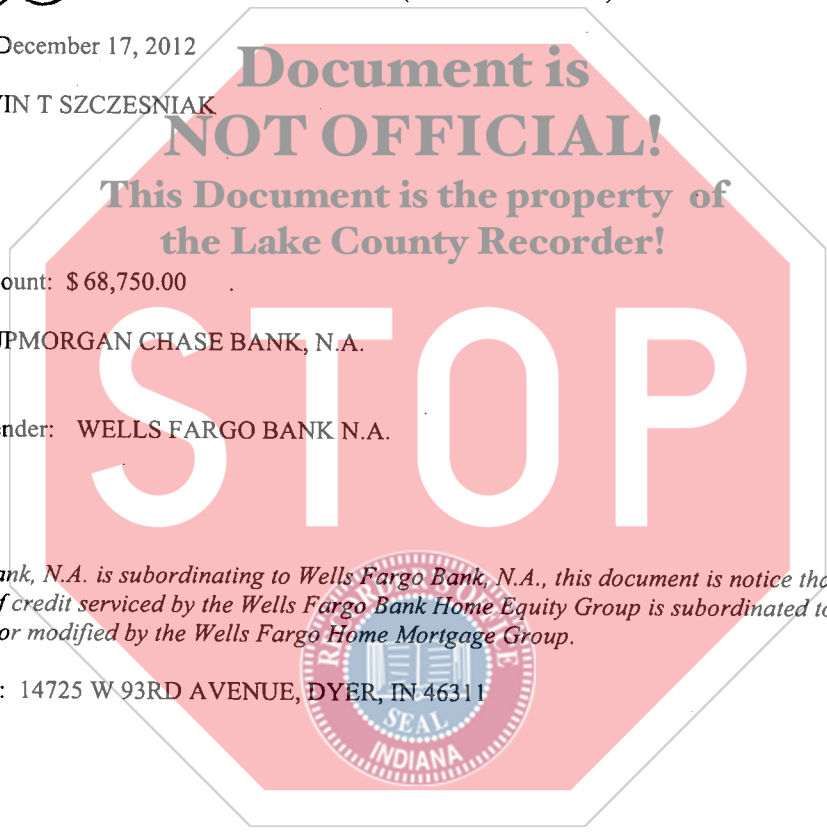
Reference Number: N/A

7675615

**SUBORDINATION AGREEMENT FOR
MORTGAGE (LINE OF CREDIT)**

Effective Date: December 17, 2012

Owner(s): KEVIN T SZCZESNIAK



Current Lien Amount: \$ 68,750.00

Senior Lender: JPMORGAN CHASE 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: 14725 W 93RD AVENUE, DYER, IN 46311

HE360 SUB PC - IN (rev 20120501)

AMOUNT \$ 22 Ref 1
CASH CHARGE
CHECK# 1167309
OVERAGE# 100
COPY _____
NON-CONF _____
DEPUTY aw 2

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.

KEVIN T. SZCZESNIAK, UNMARRIED

(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 (LINE OF CREDIT)
(the "Existing Security Instrument") given by the Owner, covering that

Real Property description more particularly described in the attachment titled "Exhibit A"

which document is dated the 20th day of NOVEMBER, 2006, which was filed in Document ID#
2006-110281 at page N/A (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
KEVIN T SZCZESNIAK
(individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$ 194,941.00 (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.

The Senior Lender has an existing loan in the original principal amount of \$ (the "Senior Loan") to the Borrower, which was intended to be secured by a first lien mortgage on the Property. The Senior Loan is secured by a Mortgage, executed by Borrower in favor of

as beneficiary and recorded on in at
page (or as No.) of the Records of the Office of the Recorder of the
County of , State of Indiana (the "Senior Security Instrument"). Through
an inadvertent error, the Junior Security Instrument was recorded prior to the Senior Security Instrument.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the Senior Lender's 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.

Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the Senior Lender's 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.

N/A This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by Senior Lender or the trustee(s) under the Existing 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 Lisa M Sowers
(Signature)

DEC 17 2012
Date

LISA M SOWERS
(Printed Name)

Vice President Loan Documentation
(Title)

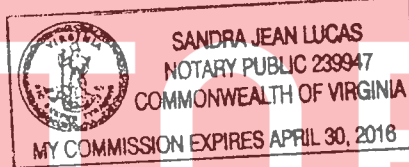
FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon)
)ss.
COUNTY OF)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 17 day of Dec., 2012 by LISA M SOWERS, as Vice President Loan Documentation, of Wells Fargo Bank, N.A., 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.

Sandra Jean Lucas
(Notary Public)

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


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

This Instrument Prepared by:
Wells Fargo Bank, N.A.
Doc Mgmt - MAC R4058-030
Doc Mgmt - MAC R4058-030
7711 Plantation Road
Roanoke, Virginia 24019



Exhibit A

Reference Number N/A

Legal Description:



