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AFTER RECORDING, RETURN TO: **2013 047650**  
**HSBC**  
Capture Center/Imaging  
636 Grand Regency Blvd  
Brandon, FL 33510  
Prepared By: Janielle D Gooden

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2013 JUL -1 AM 8:41

**MICHAEL S. BROWN**  
RECORDER

CROSS REFERENCES:  
Security Instrument at  
Deed Book \_\_\_\_\_, Page \_\_\_\_\_  
**MainSource Bank**  
Security Instrument at  
Deed Book \_\_\_\_\_, Page \_\_\_\_\_

### SUBORDINATION AGREEMENT

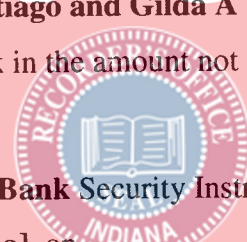
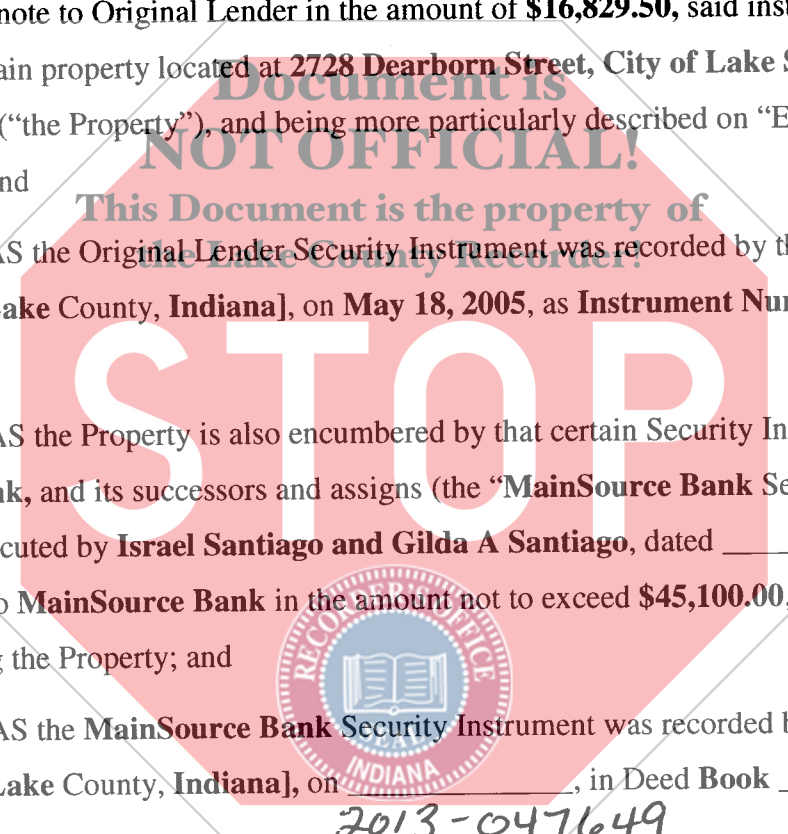
WHEREAS the undersigned **Household Finance Corporation III** by assignment from **MBNA America (Delaware), N.A.** (the "Original Lender") is the holder of a certain **Mortgage** (the "Security Instrument") executed by **Israel Santiago and Gilda A Santiago**, dated **May 12, 2005**, to secure a note to Original Lender in the amount of **\$16,829.50**, said instrument encumbering certain property located at **2728 Dearborn Street, City of Lake Station, Lake County, Indiana** ("the Property"), and being more particularly described on "Exhibit A" attached hereto; and

WHEREAS the Original Lender Security Instrument was recorded by the [Clerk of Superior Court, **Lake County, Indiana**], on **May 18, 2005**, as **Instrument Number 2005040604**; and

WHEREAS the Property is also encumbered by that certain Security Instrument held by **MainSource Bank**, and its successors and assigns (the "**MainSource Bank Security Instrument**"), executed by **Israel Santiago and Gilda A Santiago**, dated 6-20-13, to secure a note to **MainSource Bank** in the amount not to exceed **\$45,100.00**, said instrument also encumbering the Property; and

WHEREAS the **MainSource Bank Security Instrument** was recorded by the [Clerk of Superior Court, **Lake County, Indiana**], on \_\_\_\_\_, in Deed Book \_\_\_\_\_, Page \_\_\_\_\_; and 2013-047649

WHEREAS Original Lender and **MainSource Bank** desire to establish **W.J. Bradley** **MainSource Bank's** position as first priority lienholder on the Property, with full security



\$19

CK# 89954

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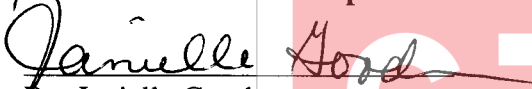
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interest, and the undersigned agrees that the Original Lender Security Instrument is, shall be, and is hereby made, subject and subordinate to the **MainSource Bank** Security Instrument, but, shall not be subordinate to any future advances taken under the **MainSource Bank** Security Instrument, except those corporate advances expressly permitted in the **MainSource Bank** Security Instrument;

THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid to the undersigned, the undersigned hereby subordinates all right, title, and interest of the undersigned under the Original Lender Security Instrument to the right, title, and interest of **MainSource Bank** under the **MainSource Bank** Security Instrument, but, shall not be subordinate to any future advances taken under the **MainSource Bank** Security Instrument, except those corporate advances expressly permitted in the **MainSource Bank** Security Instrument. This subordination agreement shall be binding upon the successors and assigns of the undersigned and shall operate to the benefit of the holder of the **MainSource Bank** Security Deed and the successors and assigns thereof and of any purchaser at any foreclosure sale thereunder and shall apply with like force and effect to any renewal thereof.

WITNESS the hand and seal of the undersigned, this 14<sup>th</sup> day of **June**, 2013.

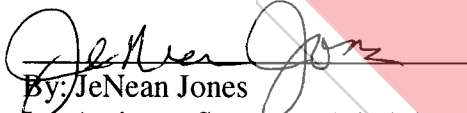
**Household Finance Corporation III**



By: Janielle Gooden

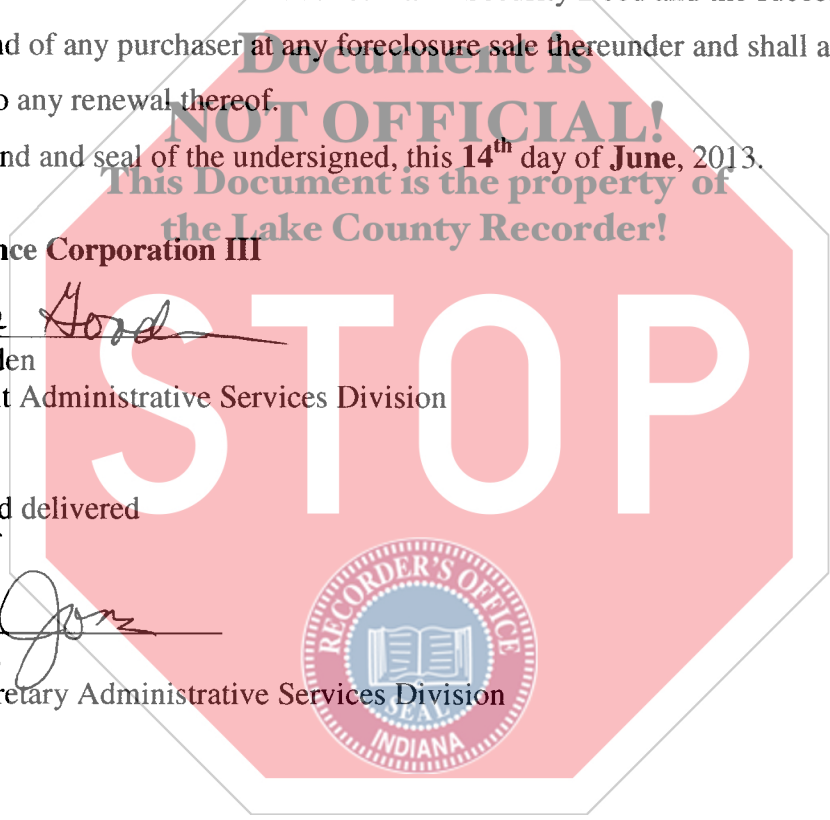
Its: Vice President Administrative Services Division

Signed, sealed and delivered  
in the presence of



By: JeNean Jones

Its: Assistant Secretary Administrative Services Division

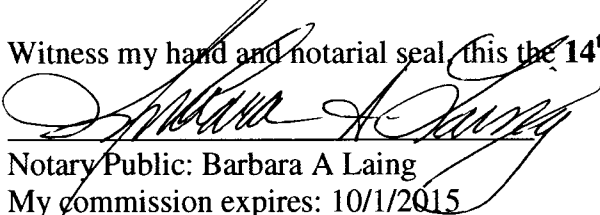


(Continued)

State of Illinois  
County of DuPage

I, Barbara A Laing, a Notary Public in and for the State of Illinois and County of DuPage, do hereby certify that Janielle Gooden and JeNean Jones personally appeared before me this day and acknowledged that they are the Vice President and Assistant Secretary of **Household Finance Corporation III**, a Corporation, and that they are Vice President and Assistant Secretary, being authorized to do so, executed the foregoing on behalf of the Corporation.

Witness my hand and notarial seal, this the 14<sup>th</sup> day of June, 2013.



Notary Public: Barbara A Laing  
My commission expires: 10/1/2015

Seal:

"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.

(Name) Alex White"



**EXHIBIT "A"**

ALL THAT TRACT or parcel of land, together with all improvements thereon, .....

