

2013 048438

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 JUL -3 AM 8:59

MICHAEL B. BROWN
RECORDER

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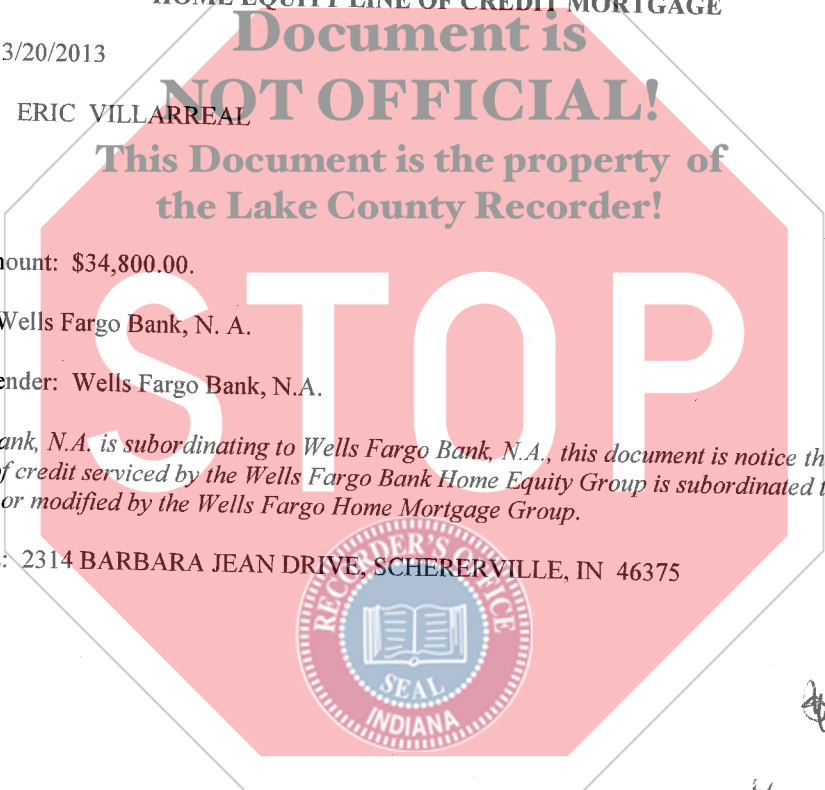
Reference: 18364011737416

Account: XXX-XXX-XXX5744-1998

**SUBORDINATION AGREEMENT FOR
HOME EQUITY LINE OF CREDIT MORTGAGE**

Effective Date: 3/20/2013

Owner(s): ERIC VILLARREAL



Current Lien Amount: \$34,800.00.

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: 2314 BARBARA JEAN DRIVE, SCHERERVILLE, IN 46375

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ck \$ 19.00
900794822
DN

2/1/13

Order ID: 16327121
Loan No.: 0362466302

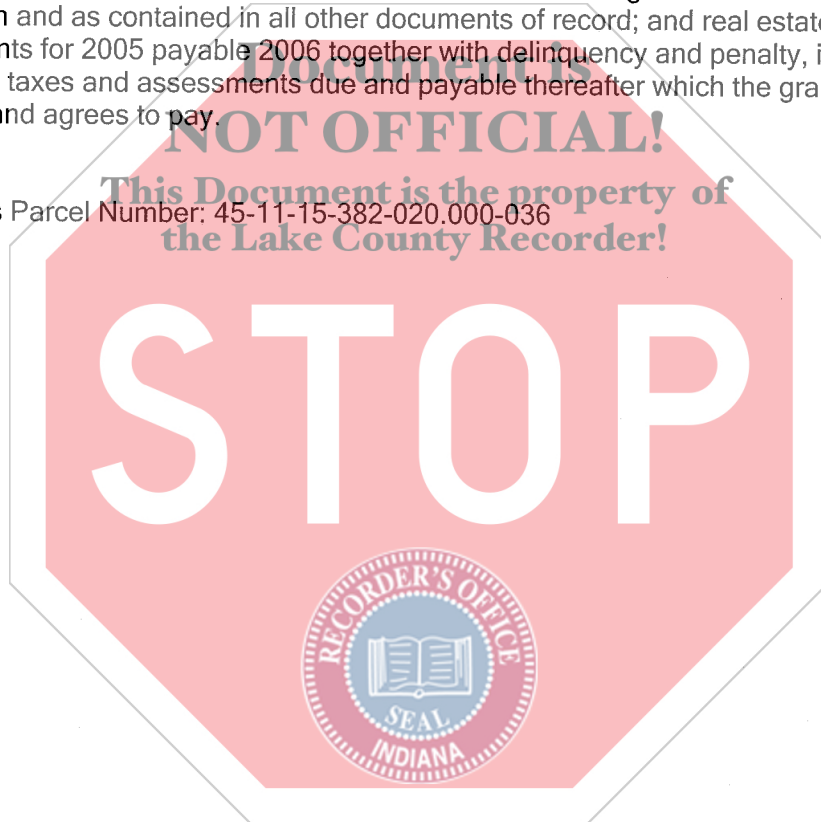
**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

Apartment 2314, Barbara Jean Drive, in the Town of Schererville in C and H Deerpath Townhomes VI Association, Inc, a Horizontal Property Regime created by a Declaration of Condominium recorded March 17, 1994 as Document Number 94020213 and as shown in Plat Book 76 Page 26 in the Office of the Recorder of Lake County, Indiana.

Subject to covenants and restrictions, easements and building lines as contained in plat of subdivision and as contained in all other documents of record; and real estate taxes and assessments for 2005 payable 2006 together with delinquency and penalty, if any, and all real estate taxes and assessments due and payable thereafter which the grantee herein assumes and agrees to pay.

Assessor's Parcel Number: 45-11-15-382-020.000-036



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.

ERIC VILLARREAL (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 Home Equity Line Of Credit Mortgage (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 30th day of May, 2006, which was filed in Book 2006 at page 049296 (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 ERIC VILLARREAL (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 \$127,797.15 (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)

MAR 20 2013

Date

Christopher L. Wheeler
(Printed Name)

Vice President Loan Documentation
(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Virginia)
)ss.
COUNTY OF Roanoke)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 20th day of March, 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.

Christie M. Williams (Notary Public)
Christie M. Williams



Christie M. Williams
Notary Public 7524530
Commonwealth of Virginia
My Commission Expires June 30, 2016



Affirmation

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.

[Signature]

(Signature)
Christopher L. Wheeler
(Print Name)

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