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2013 050006

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 JUL 10 AM 10:03

MICHAEL A. BROWN
RECORDER

Recording Requested By/Return To:
Wells Fargo
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

↓
Return to=
LAWYERS TITLE
4215 EDISON LAKES PKWY
STE 115
MISHAWAKA, IN 46545

601207798

[Space Above This Line for Recording Data]

601207798

Reference: 113811684

Account: XXX-XXX-XXX4432-0001

**SUBORDINATION AGREEMENT FOR
MORTGAGE (WITH FUTURE ADVANCE CLAUSE)**

Effective Date: 10/29/2012

Owner(s): CHARLES J OLEJNICZAK
DARLENE M OLEJNICZAK

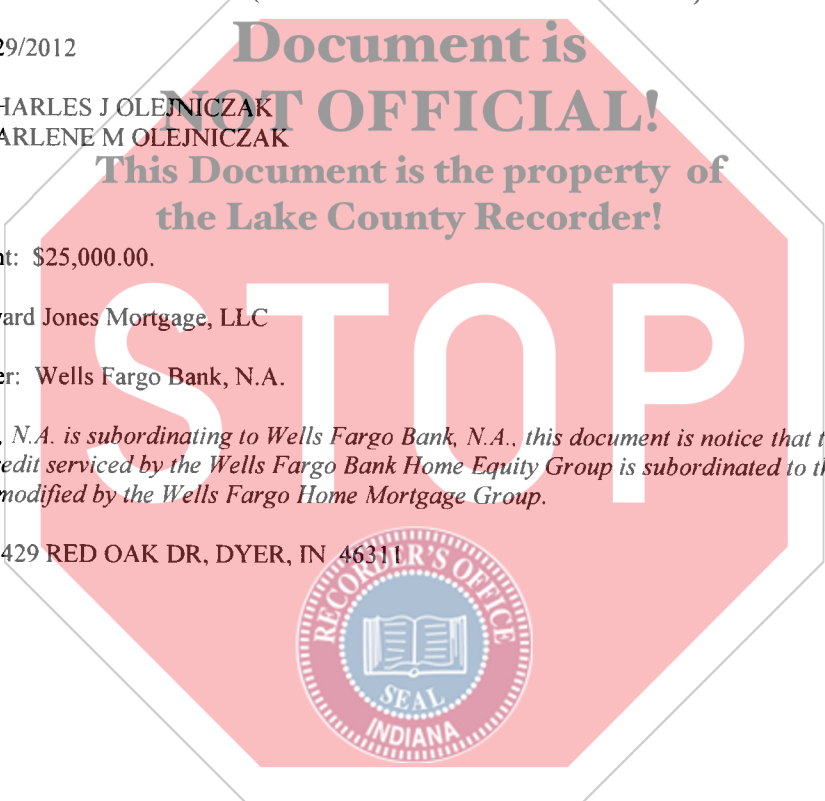
Current Lien Amount: \$25,000.00.

Senior Lender: Edward Jones Mortgage, LLC

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: 2429 RED OAK DR, DYER, IN 46311



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AO
de-2508410781
2508411810

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.

CHARLES J OLEJNICZAK, AND DARLENE M OLEJNICZAK, HUSBAND AND WIFE (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 (With Future Advance Clause) (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 7th day of August, 2002, which was filed in Document ID# 2002 091368 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 CHARLES J OLEJNICZAK and DARLENE M OLEJNICZAK (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 \$63,500.00 (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.

* Mortgage Recorded on 2/8/13 as instrument # 2013 0101084
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 *Lisa M. Sowers*
(Signature)

OCT 30 2012
Date

Lisa M. Sowers
(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 30 day of October, 2012, by Lisa M. Sowers, 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.

Sandra Jean Lucas (Notary Public)
This Document is the property of the Lake County Recorder!
STOP
Sandra Jean Lucas

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

Embossed Hereon Is My Commonwealth of VA
Notary Public Seal - City of Salem
My commission expires 04/30/2016
Sandra Jean Lucas ID # 239947



EXHIBIT "A"

LOT 19 IN PHEASANT HILLS ADDITION - UNIT 6, BLOCK ONE, TO THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 44, PAGE 48, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Property Address: 2429 Red Oak Dr., Dyer, IN 46311

