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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 057923

2013 AUG -7 AM 8:58

MICHAEL B. BROWN
RECORDER


SUBORDINATION AGREEMENT


KNOW BY ALL MEN THESE PRESENTS: In consideration of \$1.00 and other good and valuable consideration, **FIFTH THIRD BANK**, ("Bank"), hereby agrees that it shall postpone and make junior and subordinate in all respects that certain mortgage executed by **Chris T Kurtis** dated **November 28, 2007**, and recorded in **2007098336**, Lake County, Indiana Records, in favor of a mortgage executed by **Chris T Kurtis** in the amount of **\$145,757.95** in favor of **PHH Mortgage Corporation**, ISAOA which mortgage covers real estate described in Exhibit "A" attached hereto and made a part hereof.

Property Address **6776 East 84th Drive, Merrillville, Indiana 46410**
Tax ID # **43-53-0058-0009**

This agreement shall continue in full force and effect so long as **Chris T Kurtis** shall be indebted to Bank. This Agreement shall be binding upon and inure to the benefit of the respective heirs, executors, successors, and assigns of Bank.

FIFTH THIRD BANK


Ariel L. Guzman, Officer


David Robeson, Officer


STATE OF OHIO

} SS:

COUNTY OF HAMILTON

BE IT REMEMBERED, that on **June 12, 2013**, before me, a Notary Public in and for said County and State, personally appeared **Ariel L. Guzman, Officer and David Robeson, Officer**, of **FIFTH THIRD BANK** (or on behalf of **FIFTH THIRD BANK**), and acknowledged the signing thereof to be their voluntary act for the uses and purposes therein mentioned.

IN WITNESS THEREOF, I have hereunto subscribed my name and affixed my notarized seal on the day and year last aforesaid.


Notary Public



Vickie Barrett
Notary Public, State of Ohio
My Commission Expires 12-10-2017

THIS INSTRUMENT WAS PREPARED BY
Fifth Third Bank
5001 Kingsley Dr. # 1, MOB1R
Cincinnati, OH. 45263
IL#867752917/JB

When Recorded Return TO:
Fifth Third Bank
5001 Kingsley Dr. #1, MOB1R
Cincinnati, OH 45263

CK# \$14
300194292
REF 20K
CE

Subordination ID: 30447



Customer Last Name: Account Number:

Subordination Request Form
PLEASE TYPE

SUBORDINATION REQUEST BEHIND A NON-5/3 FIRST MORTGAGE

Request Type: HASP/ DU REF/+/HARP Regional Credit Center
Standard Affiliate

NOTE: If CLTV exceeds current Fifth Third policy maximums for non-Fifth Third Mortgage Company subordinations, then total prepaid fees, closing costs and cash disbursed (to a borrower or any other payee) cannot exceed the lesser of 2% or \$2,000.

Contact Information

Company Name: PHH Mortgage Corporation Phone #: 800-236-3268 x 13540 RE: 7127990724
1st Mortgage Contact: Martha Hall Fax #: 856-917-2955 RE: 7127990724
Email address: mbssubordinationordersmtl@mortgagefamily.com RE: 7127990724

Lender Name as it must appear on the Subordination Agreement: PHH Mortgage Corporation

Customer Name (Signer 1): Chris T Kurtis

Customer Name (Signer 2):

Delivery Information

Original Document Delivery Instructions: Pick Up U.S. Mail 5/3 Mail Drop
5/3 Mail Drop #: Company: TRG/CCS Subordination Team
UPS Label Provided yes Attention: Susan Hurley
UPS Account #: Street Address: 3001 Leadenhall Road
Corresponding ZIP Code: City: Mt. Laurel
FedEx Must provide label State: NJ ZIP Code: 08054

Processing Fee Information

Non-refundable Processing Fee payable to Fifth Third Bank (check or money order only) Fee \$250.00
must be received with the Subordination Request.
Request will not be processed until the fee is received.

New 1st Mortgage Amount: \$145,757.95 Fifth Third 2nd Mortgage Amount: \$35,000.00

DOCUMENTS TO PROVIDE WITH REQUEST

Enclosed Pre-Approval Required Documents
 1008 Transmittal Summary, completed.
 1003 Residential Loan Application, completed.
 For HASP/ DU REF/+/HARP mortgages, DU or LP findings showing the mortgage meets the requirements for these programs.
 For HASP/ DU REF/+/HARP mortgages, Commitment/ Approval Letter showing the mortgage was approved under one of these programs.
 Title policy commitment with legal description, Effective within the last 90 days. Parcel Number and 2nd mortgage circled. (Required for all requests)
 Copy of Appraisal: must be less than 90 days old, provide a copy of the Underwriter's Contingent Approval to verify product type.

Mail your request to your affiliate's Regional Credit Center for processing.

Central Regional Credit Center serves: FL, NC, KY, GA, St. Louis, MO, South & Central IN, and South & Central OH.
Northern Regional Credit Center serves: IL, MI, TN, and Western PA, Northern OH, and Northern & Central OH.
Fifth Third Bank CRCC - Subordinations: 5050 Kingsley Drive, MD: 1MOB1H Cincinnati, OH 45263 Phone: 866-450-0038, Option 1, Option 3 Fax: 513-534-3434
Fifth Third Bank NRCC - Subordinations: 1850 East Paris, MD: ROPS43 Grand Rapids, MI 49546 Phone: 800-720-6960, Option 1, Option 3 Fax: 616-653-8933

POST-APPROVAL REQUIRED DOCUMENTS

Provide signed 1st mortgage note after closing Please fax these documents to the Regional Credit Center that processed