

CITY WIDE
TITLE CORPORATION
850 W. JACKSON BLVD., SUITE 320
CHICAGO, IL 60607

Prepared by: Joseph Aiello
When recorded return to:
Ocwen Loan Servicing, LLC
Attn: Subordination Department
5720 PREMIER PARK DR
WEST PALM BEACH, FLORIDA, 33407
Loan Number: 7302208491

2013 074472

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 OCT 11 AM 9: 02

MICHAEL B. BROWN
RECORDER

422908 (2013) SUBORDINATION AGREEMENT

THIS AGREEMENT is entered into this 1ST day of OCTOBER, 2013, by JPMORGAN CHASE BANK, N.A. (Lender) & MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (Lienholder).

Recitals

Lienholder holds a second Mortgage/Deed of trust originally granted by NEW STATE MORTGAGE, LLC, recorded 10/17/2003 among the Land Records of LAKE, County, IN, as Document #03-112365, securing the original sum of \$30,000.00, securing an interest in the following described real estate ("the Property"):

PROPERTY ADDRESS: 1314 W OLD RIDGE RD, HOBART, IN 46342

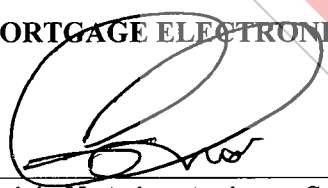
See legal description attached hereto and made a part hereof.

This agreement subordinates to a Mortgage/Deed of Trust executed by JOHNNY RAMOS in the amount not to exceed of \$72,363.00 in favor of the lender, at a fixed rate of 4.375% for a term of at least 180 months.

NOW THEREFORE, in consideration of the covenants contained herein, the parties agree as follows:

1. Subordination. Lienholder agrees to and hereby does subordinate its second deed of trust lien in the Property to a new first deed of trust lien to be filed by Lender in order to refinance the existing first deed of trust.
2. Effect. Lender agrees that Lienholder's second deed of trust shall in no way be impaired or affected by the Agreement except that the second deed of trust lien shall stand junior and subordinate to the Lender new first deed of trust in the same manner and to the same extent as if the Lender new first deed of trust had been filed prior to the execution and recording of the Lien holder's second deed of trust.

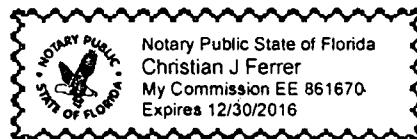
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.


Leticia N. Arias, Assistant Secretary

STATE OF FLORIDA)
COUNTY OF PALM BEACH) ss

On OCTOBER 1, 2013 before me, the undersigned Notary Public, personally appeared Leticia N. Arias, Assistant Secretary for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. the signor of the within instrument, who duly acknowledged to me that he/she executed the same.


Notary Public, Christian J. Ferrer



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CK 26853
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NOT-COM

LOT 23 IN BLOCK 3 IN CHICAGO ROAD SUBDIVISION, IN THE CITY OF HOBART, AS SHOWN IN
PLAT BOOK 18, PAGE 18, IN LAKE COUNTY, INDIANA.

Pin - 45-09-30-305-010.000-018

Address - 1314 W. Old Ridge Rd.

Hobart, IN. 46342

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.

Olivia Farias

