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# SUBORDINATION AGREEMENT

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Subordination Agreement entered into on this 23rd day of October, 2013, between NATIONSTAR MORTGAGE LLC ISAOA ("Lender") and Webster Bank N.A. of 145 Bank Street, Waterbury, CT 06702 ("Mortgage Holder") and JOSEPH SKALSKI and MELINDA MINDAS ("Borrowers"). Whereas, Mortgage Holder is the holder of a certain \$ 25,000.00 mortgage from borrowers dated 4/4/06 and recorded in the WHITING Land Records in Book or Volume , Page or Document number 2006 030902 ("Subordinate Mortgage") of said and Records. Said mortgage is secured by property known as 630 114TH ST, WHITING, IN 46394 ("The Premises")

Whereas, NATIONSTAR MORTGAGE LLC ISAOA Lender is about to lend Borrower an amount not to exceed \$ 93,796.00 to be secured by a first mortgage on the "Premises"; and

Whereas, Mortgage Holder holds the Subordinate Mortgage on the Premises, which mortgage covers said property owned by Borrower(s).

Now, therefore, in consideration of \$1.00 and other valuable consideration, the Mortgage Holder agrees that said Subordinate Mortgage shall be and is hereby made subordinate to said \$ 93,796.00 mortgage granted or to be granted by Borrowers to Lender as if said mortgage had been granted, delivered and recorded prior to said Subordinate Mortgage.

IN WITNESS WHEREOF, Mortgage Holder has caused this instrument to be executed the 23rd day of October, 2013

Signed, Sealed and Delivered  
In the presence of

*Annette DaSilva*  
Annette DaSilva

*Robin Teti-Montanez*  
Robin Teti-Montanez

7915 9942  
When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117

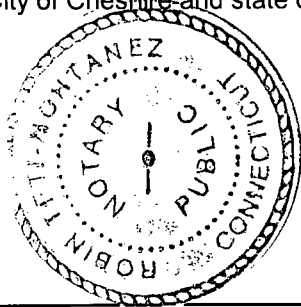
Webster Bank, N.A.  
(Mortgage Holder)

By: *Scott A. Mecca*  
Scott A. Mecca  
Assistant Vice President

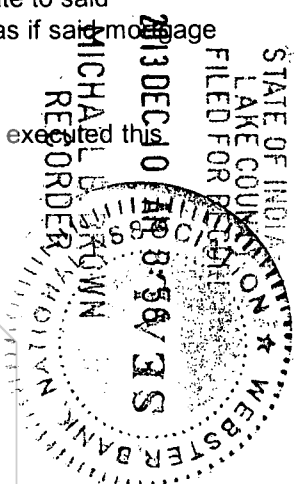
STATE OF Connecticut )  
) ss: Cheshire  
COUNTY OF New Haven )

On the 23rd day of October in the year 2013 before me, the undersigned, personally appeared Scott A. Mecca personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they voluntarily executed the same in his/her/their capacity(ies), and that by his/her/their signatures(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Cheshire and state of Connecticut.

Please Return To  
Webster Bank  
Consumer Lending  
609 West Johnson Ave.  
Cheshire, CT 06410  
Fax (203) 271-7524  
4706912807



*Robin Teti-Montanez*  
Notary Public, Robin Teti-Montanez  
My Commission Expires: 3/31/14



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15.00  
002122947  
0021229145  
REV. Non-Compl. suboragc 8/2012 E

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 26-35-0222-0007

Land Situated in the City of Hammond in the County of Lake in the State of IN

LOT 7, IN BLOCK 3, IN PARKVIEW ADDITION, TO THE CITY OF HAMMOND, AS PER PLAT THEREOF,  
RECORDED IN PLAT BOOK 18 PAGE 19, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Commonly known as: 630 114th Street , Whiting, IN 46394

