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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2014 JAN -9 AM 8:36

MICHAEL B. BROWN  
RECORDER

Recording requested by: LSI  
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Custom Recording Solutions  
5 Peters Canyon Road Suite 200  
Irvine, CA 92606 17568571  
800-756-3524 Ext. 5011 MT

[Space Above This Line for Recording Data]

Reference: 130957471737516

Account: XXX-XXX-XXX0577-1998

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

Effective Date: 10/25/2013

Owner(s): BRYAN P RUDLOFF  
LARISSA D RUDLOFF

Current Lien Amount: \$25,000.00.

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: 2110 BIRCHWOOD LANE, HIGHLAND, IN 46322

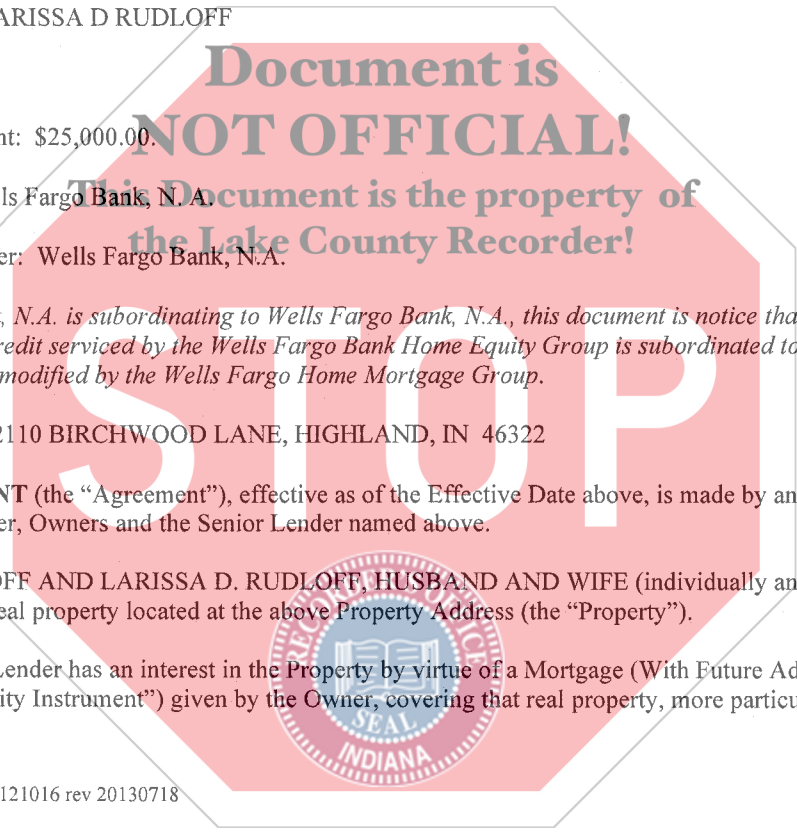
**THIS AGREEMENT** (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

BRYAN P. RUDLOFF AND LARISSA D. RUDLOFF, 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:

HE360 - SUB - IN - H3S121016 rev 20130718  
000000000775047

Page 1 of 3



11REF  
18.00  
900837475  
PP E

See Exhibit A

*RECORDED 10-22-2005*

which document is dated the 17th day of October, 2005, which was filed in Document ID# 2005-094597 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 BRYAN P RUDLOFF and LARISSA D RUDLOFF (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 \$340,214.10 (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.

*DATE 12-31-2013*

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 *BAE*  
(Signature) Barbara A. Edwards



**OCT 25 2013**

Date

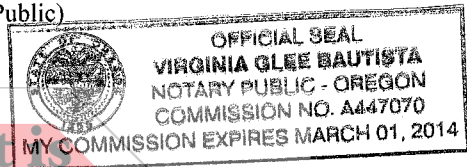
Vice President Loan Documentation  
(Title)

**FOR NOTARIZATION OF LENDER PERSONNEL**

STATE OF Oregon )  
 )ss.  
COUNTY OF Washington )

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 25 day of Oct, 2013, by Barbara A. Edwards, 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.

Virginia Glee Bautista (Notary Public)

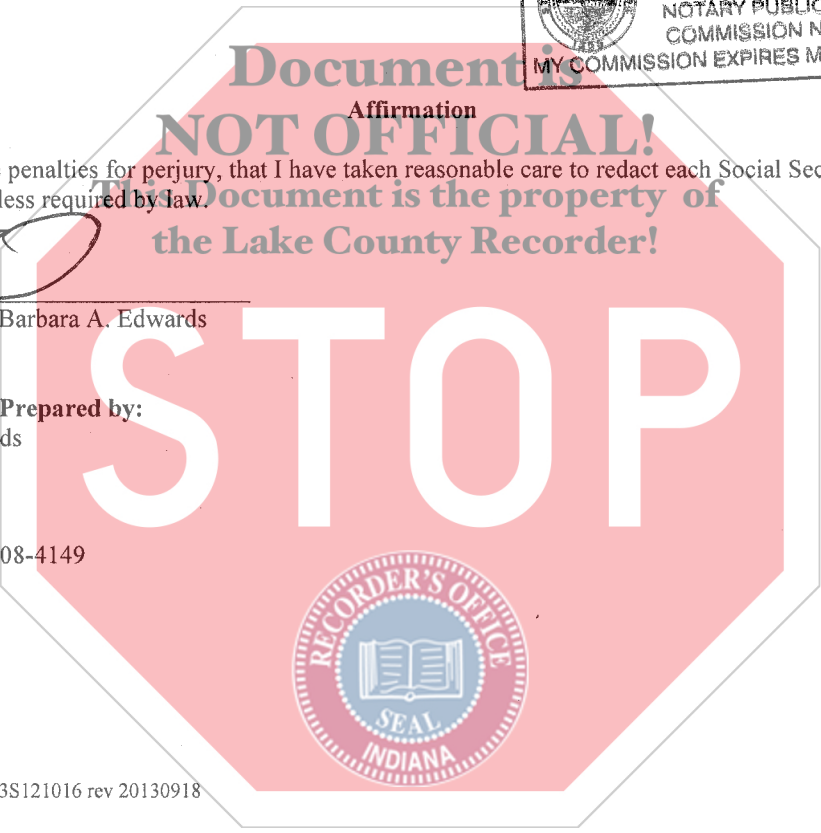


**Document is NOT OFFICIAL!**  
Affirmation  
This Document is the property of the Lake County Recorder!

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) Barbara A. Edwards

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



Order ID: 17568571  
Loan No.: 0367792199

**EXHIBIT A  
LEGAL DESCRIPTION**

The following described property:

Lot 10 in White Oak Estates, Block One, an Addition to the Town of Highland, as per plat thereof, recorded in Plat Book 81 Page 60, in the Office of the Recorder of Lake County, Indiana.

Assessor's Parcel Number: 45-07-32-405-010.000-026

