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Prepared by Jason Berkeley
When recorded return to:
Ocwen Loan Servicing, LLC
Attn: Subordination Department
5720 PREMIER PARK DR
WEST PALM BEACH, FLORIDA, 33407
Loan Number: 7380252437

Return to:
NationalLink
300 Corporate Center Dr.
Suite 300
Moon Township, PA 15108

2014 006497

418219

SUBORDINATION AGREEMENT

THIS AGREEMENT is entered into this 1ST day of NOVEMBER, 2013, by PNC MORTGAGE, a division of PNC Bank, N.A. (Lender) & The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. fka The Chase Manhattan Bank as Indenture Trustee for RFMSII Home Loan Trust 1999-HI8 (Lienholder).

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MICHAEL B. B...
RECORDER
2013 FEB -3 PM

Recitals

Lienholder holds a second Mortgage/Deed of trust originally granted by EMOIRE FUNDIXNG CORP, dated 07/12/1999 and recorded 07/23/1999 among the Land Records of LAKE, County, IN, as Document #99061199, securing the original sum of \$40,000.00, securing an interest in the following described real estate ("the Property"):

PROPERTY ADDRESS: 3110 DEAL ST, EAST CHICAGO, IN 46312

See legal description attached hereto and made a part hereof.

This agreement subordinates to a Mortgage/Deed of Trust executed by CYNTHIA J WARNER in the amount not to exceed of \$105,000.00 in favor of the lender, at a fixed rate not to exceed of 4.750% for a term of at least 360 months.

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

- 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.
- 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.

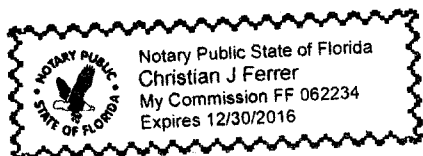
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. fka The Chase Manhattan Bank as Indenture Trustee for RFMSII Home Loan Trust 1999-HI8
By its attorney-in-fact Ocwen Loan Servicing, LLC


Leticia N Arias, Contract Manager

STATE OF FLORIDA)
COUNTY OF PALM BEACH) ss

On NOVEMBER 1, 2013 before me, the undersigned Notary Public, personally appeared Leticia N Arias, Contract Manager for OCWEN LOAN SERVICING, LLC, attorney-in-fact for The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. fka The Chase Manhattan Bank as Indenture Trustee for RFMSII Home Loan Trust 1999-HI8, the signor of the within instrument, who duly acknowledged to me that he/she executed the same.

\$15
CK# 6304
1 Ref
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Notary Public, Christian J. Ferrer

Non
Conf

Exhibit "A"
Legal Description

ALL THAT PARCEL OF LAND IN CITY OF EAST CHICAGO, LAKE COUNTY, STATE OF INDIANA, BEING KNOWN AND DESIGNATED AS FOLLOWS:

LOT 18 AND THE WEST 27 FEET OF LOT 17 IN SWANSON'S EXTENSION TO SUNNYSIDE ADDITION, IN THE CITY OF EAST CHICAGO, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 46 PAGE 147, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

BY FEE SIMPLE DEED FROM PEDRO J. ACEVEZ AND PATRICIA ACEVEZ, HUSBAND AND WIFE AS SET FORTH IN DOC # 99013792 DATED 01/29/1999 AND RECORDED 02/12/1999, LAKE COUNTY RECORDS, STATE OF INDIANA.

Tax ID: 45-03-27-227-022.000-024

