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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2014 010853

2014 FEB 24 AM 10:34

MICHAEL S. BROWN  
RECORDER

ATS -  
2013110159 **SUBORDINATION AGREEMENT**

Mortgagors: **DAVID D. NELSON JR. and CAROLYN M. NELSON, husband and wife**  
Mortgagee: **BENEFICIAL INDIANA INC. d/b/a BENEFICIAL MORTGAGE CO.**

Mortgage: Dated: **4/4/2007** Recorded: **4/18/2007**

Principal Amount: **\$16,299.57** Book: Page: Instrument: **2007 031623**

County Recorded: **LAKE** Legal Description of Property: See Attached  
Address of Property: **24270 CLINE AVE  
LOWELL, IN 46356**

Lender (Requesting Subordination): **DRAPER and KRAMER MORTGAGE, d/b/a, 1ST  
ADVANTAGE MORTGAGE ISAOA/ATIMA**

KNOW ALL MEN BY THESE PRESENTS, that Mortgagee, on the date forth below, for valuable consideration paid to it in hand, the receipt of which is hereby acknowledged, hereby agrees that certain Mortgage given by Mortgagors which is more fully described above, a legal description of which is attached hereto as Exhibit A, which Mortgage constitutes a lien upon the Property above, shall hereafter be subordinate in lien priority, and distribution to the following Mortgage held by Lender named above, not exceeding the following principal amount and interest rate:

Principal Amount: **\$133,238.00** Interest Rate: **4.0000 %**(per year)

Dated: 01/27/2014 Book: # Page:  Instrument #: 2014-010852

County Recorded: Being filed concurrently herewith

FURTHER, it is expressly understood and agreed that this Subordination Agreement shall not apply to any refinancing, renewal or extension of the Mortgage from Mortgagors to Lender.

Agreed to on this date: **12/30/2013**  
Mortgagee: **SPRINGLEAF MORTGAGE SERVICES, INC., as Attorney in Fact for  
BENEFICIAL INDIANA INC. d/b/a BENEFICIAL MORTGAGE CO.**

By: David S Hollin  
Title: **Assistant Vice President**  
Attest: Donna Brown

State of: **Kentucky**  
County of: **Laurel**

On this day, 12/30/13, before me, the undersigned individual personally appeared David S Hollin, Who acknowledged him or herself to be the Assistant Vice President of Springleaf Mortgage Services, Inc., as Attorney in Fact for BENEFICIAL INDIANA INC. d/b/a BENEFICIAL MORTGAGE CO. and that he/she, as such, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by him or herself under the title indicated.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Michelle L Gullert  
Notary Public

My Commission Expires 3-12-16

Prepared By: **Donna Brown**  
**SPRINGLEAF FINANCIAL SERVICES**  
**601 NW 2<sup>nd</sup> ST**  
**EVANSVILLE, IN 47708**

PLEASE RECORD & RETURN TO:  
National Advantage Settlement SVC  
329 Forest Grove Road, STE 201  
Coraopolis, PA 15108

I AFFIRM UNDER PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY #, UNLESS REQUIRED BY LAW. BEVERLY DICKEN  
Beverly Dickson

\$15  
CK# 57263  
CA  
E  
2 ref

**Exhibit A**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF Lake,  
STATE OF Indiana, AND IS DESCRIBED AS FOLLOWS:

LOT 3 IN BITTERSWEET, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 89 PAGE  
44, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.  
SUBJECT TO COVENANTS AND RESTRICTIONS, EASEMENTS FOR STREETS AND  
UTILITIES, AND BUILDING LINES AS CONTAINED IN ALL OTHER DOCUMENTS OF  
RECORD.

Parcel ID: 45-23-34-426-005.000-037

Commonly known as 24270 Cline Street, Lowell, IN 46356  
However, by showing this address no additional coverage is provided

