

2

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

2014 011861

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 FEB 28 AM 11:54

MICHAEL B. BROWN
RECORDER

SUBORDINATION AGREEMENT

THIS AGREEMENT is entered into this 7TH day of FEBRUARY, 2014, by WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK AND TRUST, N.A., ISAOA, ATIMA (Lender) & MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for CAPITAL ONE HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS (Lienholder).

Recitals

Lienholder holds a second Mortgage/Deed of trust originally granted by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for CAPITAL ONE HOME LOANS, LLC, dated 10/12/2006 and recorded 12/05/2006 among the Land Records of LAKE, County, IN, as Instrument #2006-106578, securing the original sum of \$51,500.00, securing an interest in the following described real estate ("the Property"):

PROPERTY ADDRESS: 323 HOLTON RIDGE, CROWN POINT, IN 46307

See legal description attached hereto and made a part hereof.

This agreement subordinates to a Mortgage/Deed of Trust executed by MARCO J DIANNI in the amount not to exceed of \$150,596.00 in favor of the lender, at a fixed rate not to exceed of 4.5% for a term of at least 360 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.

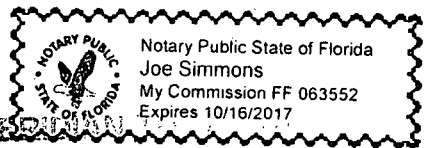
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for CAPITAL ONE HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS

Leticia N. Arias, Assistant Secretary

STATE OF FLORIDA)
COUNTY OF PALM BEACH) ss

On FEBRUARY 07, 2014 before me, the undersigned Notary Public, personally appeared Leticia N. Arias, Assistant Secretary for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for CAPITAL ONE HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS, the signor of the within instrument, who duly acknowledged to me that he/she executed the same

Notary Public
Joe Simmons



HOLD FOR MESSINA

1 Ref

non conf

\$15.00
MT
SP

MTL 14-1015 3 of 3

EXHIBIT "A"

Property Address: 323 Holton Ridge, Crown Point, IN 46307

File No.: 14-1015

Lot Numbered 4 in Block 3 in Holton Hill Addition to the City of Crown Point as per plat thereof recorded in Plat Book 20, page 55 in the Office of the Recorder of Lake County, Indiana.

Tax ID Number(s):

23-09-0038-0004

45-16-05-379-016.000-042

