

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2014 048292

2014 AUG 12 AM 9:39

MICHAEL B. BROWN  
RECORDER

*Handwritten mark*

**Bank of America**



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



Bank of America, N.A.

**Real Estate Subordination Agreement**

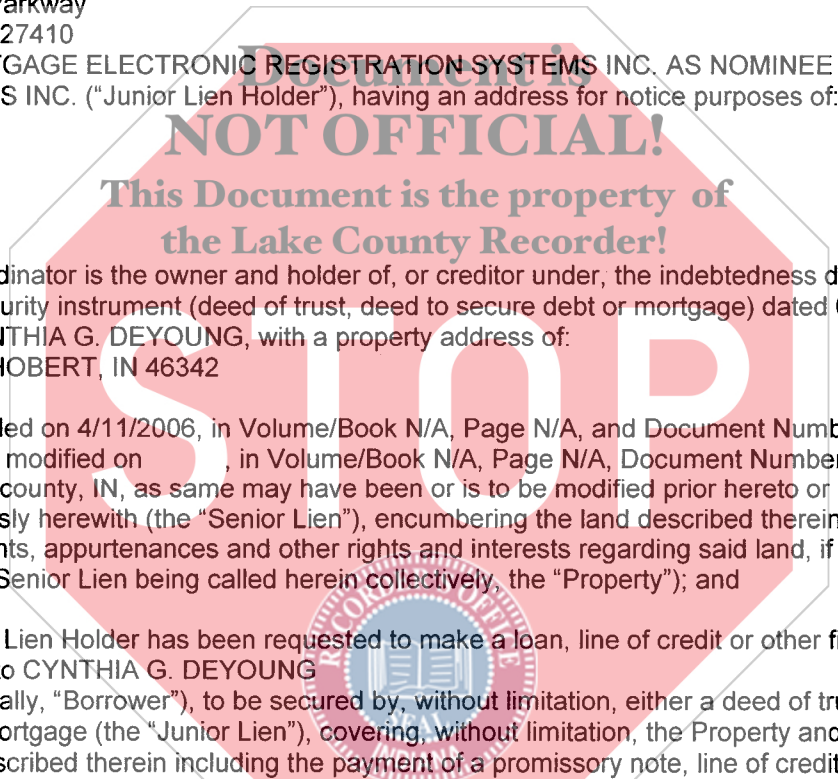
*794908102 REC 2014*

*(2) 59219676 - 2608050*

This Real Estate Subordination Agreement ("Agreement") is executed as of 07/02/2014, by Bank of America, N.A. ("Subordinator"), having an address of:

4161 Piedmont Parkway  
Greensboro, NC 27410

in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS NOMINEE FOR QUICKEN LOANS INC. ("Junior Lien Holder"), having an address for notice purposes of:



**Whereas**, Subordinator is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust, deed to secure debt or mortgage) dated 03/24/2006, executed by CYNTHIA G. DEYOUNG, with a property address of:  
201 S ASH ST, HOBERT, IN 46342

which was recorded on 4/11/2006, in Volume/Book N/A, Page N/A, and Document Number 2006029876, and if applicable, modified on , in Volume/Book N/A, Page N/A, Document Number N/A, of the land records of LAKE county, IN, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"); and

**Whereas**, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to CYNTHIA G. DEYOUNG (jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (the "Junior Lien"), covering, without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS NOMINEE FOR QUICKEN LOANS INC. in the maximum principal face amount of or not to exceed \$86,050.00 (the "Principal Amount"), including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Bank of America and Borrower shall determine; and

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OK 0021603218  
1 REF

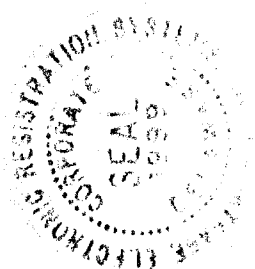
(for use in AK, IN, ME, MS, MT, ND, OH, PA, RI, SD, UT, WV AND WY)  
95-12-3421NSBW 03-2012

**Now Therefore**, for good and valuable consideration the receipt and adequacy of which are hereby acknowledged, and with the understanding by Bank of America that Junior Lien Holder will rely hereon in making the Obligation, Bank of America agrees and covenants that the Senior Lien and the rights of Bank of America thereunder and all other rights of Bank of America now or hereafter existing in or with respect to the Property are hereby subordinated, and are and shall remain completely and unconditionally subordinate to the Junior Lien and the rights of Junior Lien Holder thereunder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien and/or the Obligation.

This Subordination Agreement is limited to an amount of \$86,050.00, which is the original amount of the Junior Lien Holder's principal balance; plus interest and any additional amounts advanced pursuant to the provision of said security instrument for payment of insurance premiums, taxes, cost of collection or protection of the value of the Property or Junior Lien Holder's rights in the Property. This Agreement shall insure to the benefit of Junior Lien Holder and be binding upon Bank of America, its successors and assigns and shall be binding upon any purchaser or purchaser (at foreclosure or otherwise) of the Property, or any part thereof, and their respective heirs, personal representatives, successors and assigns.

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ,  
AS NOMINEE FOR QUICKEN LOANS, INC.**

By:  07/02/2014  
Date  
Its: Assistant Vice President




**Individual Acknowledgment:**

State/Commonwealth/District of North Carolina  
County of Guilford/Greensboro

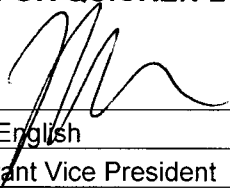
On this the Second day of July, 2014, before me, Shanika Wright the undersigned Notary Public, personally appeared Cristie Wiley, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that (s)he executed the same for the purposes therein contained. In witness whereof I hereunto set my hand and official seal.



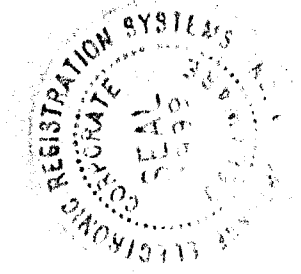
  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 09/02/2014  
Shanika Wright

**SHANIKA WRIGHT**  
Notary Public  
Guilford County, NC  
My Commission Expires Sept. 2, 2014

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, AS  
NOMINEE FOR QUICKEN LOANS, INC**

  
By: Jean English  
Its: Assistant Vice President

07/02/2014  
Date



**Corporate Acknowledgment:**

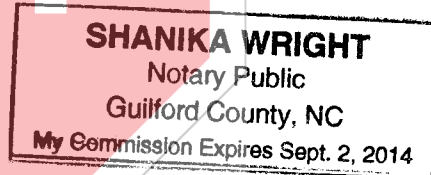
State/Commonwealth/District of North Carolina  
County/City of Guilford/Greensboro

Personally appeared before me, on this the Second day of July, 2014, before me, Jean English, who acknowledged him/herself to be the Assistant Vice President of Bank of America, N.A and that (s)he, as such Assistant Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as Assistant Vice President, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed in the above and foregoing instrument and acknowledged that he/she/they executed the same in his/her/their representative capacity(ies), and that by his/her/their signature(s) on the instrument, and as the act and deed of the person(s) or entity(ies) upon behalf of which he/she/they acted, executed the above and foregoing instrument, after having been duly authorized to do so.

  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 09/02/2014

*Shanika Wright*

Prepared By: LAURIE CASE  
Bank of America Subordination Unit  
4161 Piedmont Parkway  
Greensboro, NC 27410



After recording return to:  
Bank of America Collateral Tracking  
4161 Piedmont Parkway  
Greensboro, NC 27410  
Account #: 6801102069XXXX

(for use in AK, IN, ME, MS, MT, ND, OH, PA, RI, SD, UT, WV AND WY)  
95-12-3421NSBW 03-2012

**EXHIBIT A - LEGAL DESCRIPTION**

Tax Id Number(s): 45-09-31-232-001.000-018, 450931232001000018

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

Lot 22 in Block 2 in Beverly Shores, in the City of Hobart, as per plat thereof, recorded July 3, 1930 in plat book 22 page 43, in the office of the recorder of Lake County, Indiana

Commonly known as: 201 S Ash St, Hobart, IN 46342

