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Prepare signature: William Tucker  
Prepared By: William Tucker  
~~When recorded return to:~~  
Ocwen Loan Servicing, LLC  
Attn: Subordination Department  
5720 PREMIER PARK DR  
WEST PALM BEACH, FLORIDA, 33407  
MIN #100196800040232337  
CL 140020948LD

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2014 050850

2014 AUG 25 AM 9:44

MICHAEL J. BROWN  
RECORDER

SUBORDINATION AGREEMENT

THIS AGREEMENT is entered into this 6<sup>TH</sup> day of AUGUST, 2014, by LOANDEPOT.COM, LLC, ITS SUCCESSORS AND/OR ITS ASSIGNS (Lender) & MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., solely as nominee for HOME LOAN CENTER, INC., dba LENDINGTREE LOANS, ITS SUCCESSORS AND/OR ASSIGNS (Lienholder).

Recitals

Lienholder holds a second Mortgage/Deed of trust originally granted by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., solely as nominee for HOME LOAN CENTER, INC., dba LENDINGTREE LOANS, dated 07/09/2005 and recorded 07/29/2005 among the Land Records of LAKE, County, IN, as Instrument #2005 063460, securing the original sum of \$49,000.00, securing an interest in the following described real estate ("the Property"):

PROPERTY ADDRESS: 3920 E 34<sup>TH</sup> LANE, HOBART, IN 46342

*See legal description attached hereto and made a part hereof.*

This agreement subordinates to a Mortgage/Deed of Trust executed by JIMMIE L BOWENS & SANDRA L BOWENS in the amount not to exceed of \$162,593.00 in favor of the lender, at a fixed rate not to exceed of 4.375% 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's new first deed of trust in the same manner and to the same extent as if the Lender's new first deed of trust had been filed prior to the execution and recording of the Lienholder's second deed of trust.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., solely as nominee for HOME LOAN CENTER, INC., dba LENDINGTREE LOANS, ITS SUCCESSORS AND/OR ASSIGNS

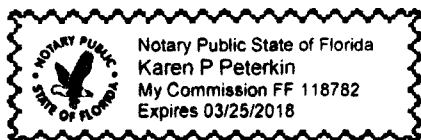
Jason R. Berkeley, Assistant Secretary

\*AFTER RECORDING RETURN TO:

Closing USA, LLC  
ATTN: Recording Dept.  
903 Elmgrove Road  
Rochester, NY 14624  
585-454-1730

STATE OF FLORIDA )  
COUNTY OF PALM BEACH) ss

On AUGUST 06, 2014, before me, the undersigned Notary Public, personally appeared Jason R. Berkeley, Assistant Secretary for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., solely as nominee for HOME LOAN CENTER, INC., dba LENDINGTREE LOANS, ITS SUCCESSORS AND/OR ASSIGNS, the signer of the within instrument, who duly acknowledged to me that he/she executed the same.



Karen P. Peterkin  
Notary Public,

Karen P. Peterkin

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\$14  
CK# 3237626  
3237627  
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**LEGAL DESCRIPTION**

The following described parcel of land, and improvements and appurtenances thereto in the County of Lake, State of Indiana to wit:

Lot 4, Nob Hill, Unit No. 5, as shown in Plat Book 46, Page 126 in Lake County, Indiana.

Tax ID/APN#: 45-09-21-330-003.000-045

