

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 MAY -8 AM 10:13

MICHAEL B. BROWN
RECORDER

Preparer signature: _____
Prepared By: Joseph Aiello
When recorded return to:
Ocwen Loan Servicing, LLC
Attn: Subordination Department
5720 PREMIER PARK DR
WEST PALM BEACH, FLORIDA, 33407
MIN #100273100008410298
888-679-6377

2015 027761

SUBORDINATION AGREEMENT

THIS AGREEMENT is entered into this 20TH day of APRIL, 2015, by BMO HARRIS BANK, N.A., ISAOA ATIMA (Lender) & MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., solely as nominee for M&I BANK FSB, 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 M&I BANK FSB, dated 10/03/2006 and recorded 09/25/2006 among the Land Records of LAKE, County, IN, as Recording #2006 086260, securing the original sum of \$58,750.00, securing an interest in the following described real estate ("the Property"):

PROPERTY ADDRESS: 1327 CRESTWOOD DR, LOWELL, IN 46356

See legal description attached hereto and made a part hereof.

This agreement subordinates to a Mortgage/Deed of Trust executed by MICHAEL J KRAHN & DONNA J KRAHN in the amount not to exceed of \$214,000.00 in favor of the lender, at a fixed rate not to exceed of 4.25% for a term of at least 180 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 M&I BANK FSB, ITS SUCCESSORS AND/OR ASSIGNS

Yenifer Lorenzo
Yenifer Lorenzo, Assistant Secretary

FIDELITY NATIONAL TITLE RLC-1500827
"I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law."

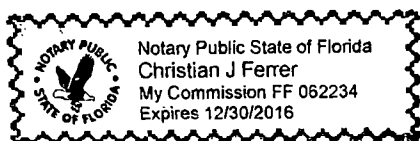
STATE OF FLORIDA)
COUNTY OF PALM BEACH) ss

Daianna Tarton

On APRIL 20, 2015, before me, the undersigned Notary Public, personally appeared Yenifer Lorenzo, Assistant Secretary for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., solely as nominee for M&I BANK FSB, ITS SUCCESSORS AND/OR ASSIGNS, the signer of the within instrument, who duly acknowledged to me that he/she executed the same.

FIDELITY NATIONAL
TITLE COMPANY

Christian J. Ferrer
Notary Public, Christian J. Ferrer



RLC 1500827
FIDELITY NATIONAL TITLE

RLC-1500827

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PJ
NOW-COM

EXHIBIT "A"
Legal Description

Lot 119 in Woodland Hills Tenth Addition, in the Town of Lowell, as per plat thereof, recorded in Plat Book 49, page 52, in the Office of the Recorder of Lake County, Indiana.



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ALTA Commitment (06/17/2006)

