Book 2013 Page 3216
Document 2013 3216 Type 04 008 Pages 2
Date 10/08/2013 Time 4:09:39PM
Rec Amt $19.00

DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

**[Space Above This Line For Recording Data]**

After Recording Return To:
Marta Engelbrecht
Dupaco Community Credit Union
P.O. Box 179
Dubuque IA 52004
563-557-1700

# Subordination Agreement

(Refinance Mortgage)

**Date: September 30, 2013**

**Legal Description:** Lot Four (4) of Woodland Ridge Subdivision part of the Southeast Quarter (SE 1/4) of the Northwest Quarter (NW 1/4), Section Eighteen (18), Township Eighty-nine (89) North, Range Five (5), West of the Fifth P.M., according to Plat recorded in Book 4 Plats, Page 87.

**Property Address:** 1815 Firefly Rd, Manchester, IA 52057

**Subordinating Lender: Dupaco Community Credit Union**

Junior Mortgage
Date: July 15, 2011
Borrower: Kevin D Harbaugh and Annette E Harbaugh,
Husband and Wife
Recording information: Book 2011, Page 2332
Filed July 22, 2011

**New Lender: Dupaco Community Credit Union**

Refinance Mortgage
Date: September 30, 2013
Borrower: Annette E Harbaugh and Kevin D Harbaugh,
wife and husband
Note Secured by Refinance Mortgage:
Dated: September 30, 2013
Original principal amount: $ 129,600.00
Recording information (when available): Book 2013 Page 3215

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received and to induce the New Lender to enter into the Refinance Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

**Subordinating Lender: Dupaco Community Credit Union**

By: _____
Matthew J. Dodds, Sr. Vice President/COO

STATE OF IOWA )
) SS:
COUNTY OF DUBUQUE )

Before me the undersigned, a Notary Public in and for the County and State aforesaid, this 30th day of September, 2013, personally appeared Matthew J. Dodds, Sr. Vice President/COO respectively, and acknowledge the execution of the foregoing instrument.
My Commission Expires

_____
Notary Public



MELISSA MCDERMOTT
Commission Number 727752
My Commission Expires
4/5/16