

INDX ✓
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SCAN
CHEK

724930

When Recorded Return this instrument to: ~~187 011 h, WI 54905-0989~~

WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

Mortgage Subordination Agreement
Account No. xxxxxx3150

This Agreement is made February 19, 2013, by and between U.S. Bank National Association ND ("Bank") and U.S. Bank NA ("Refinancer").

Bank is the mortgagee under a mortgage (the "Junior Mortgage") dated 5/5/2011, granted by Tina L Howell fka Tina Steil and Charles E Howell, Wife and Husband ("Borrower"), and recorded in the office of the County Recorder, Madison County, Iowa, on 5/24/2011, as Book 2011 Page 1339 Document No. 2011 1339, encumbering the real property described therein (collectively, the "Property"). Refinancer is the mortgagee under a mortgage (the "Senior Mortgage") dated March 1, 2013, granted by the Borrower, and recorded in the same office on _____, 20____, as _____, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Mortgage, Bank has agreed to execute and deliver this Subordination Agreement.

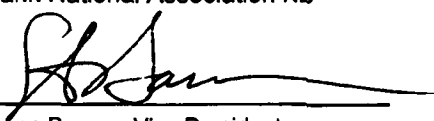
ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Mortgage on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Mortgage on the Property, to the full extent of all sums from time to time secured by the Senior Mortgage; provided, however, that the total indebtedness secured by the Senior Mortgage does not exceed \$321,000.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Mortgage, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record to the lien of Senior Mortgage.

Legal Description: See attached legal

Property Address: 3377 140th ST, Cumming, IA 50061


IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

* Book 2013 Page 935

U.S. Bank National Association ND

By: Steven Barnes, Vice President

STATE OF Wisconsin)
COUNTY OF Winnebago)

The foregoing instrument was acknowledged before me February 19, 2013, by Steven Barnes, Vice President, of U.S. Bank National Association ND, a national banking association, on behalf of the association.


Prepared by: Shawna M. Sheppard

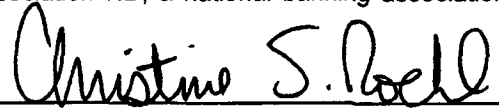

Christine S. Roehl, Notary Public
My Commission Expires: 1/29/2017




EXHIBIT 'A'

File No.: **7724930n (mo)**

Property: **3377 140TH ST, CUMMING, IA 50061**

LOT TWELVE (12) OF EVANS RURAL ESTATES, PLAT 2, A SUBDIVISION OF THE SOUTH HALF (1/2) OF THE SOUTHEAST QUARTER (1/4) OF SECTION TWENTY-FOUR (24), IN TOWNSHIP SEVENTY-SEVEN (77) NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA.

A.P.N. 071012488120000

 **HOWELL**
46679793 **IA**
FIRST AMERICAN ELS
SUBORDINATION AGREEMENT
