93015180 SUBORDINATION AGREEMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS THAT:

mortgage(s) dated	Tech Federal Credit Union , present legal holder of that certain
Mary M. Cardiel as Mortgagors, to Tech Federal Gredit Union as mortgage, recorded June 11, 1991 as Document No. 91028633 , records of Lake County, Indiana, and concerning the real property in Grown Point Lot 1210 in Lakes of the Four Seasons, Unit No. 9, as per plat thereof, recorded in Plat Book 38, page 78, in the Office of the Recorder of Lake County Didlamment is NOT OFFICIAL: This Document is the property of the Lake County Recorder! This Document is the property of the Lake County Recorder! This Price of June 11 housand Dollars to them, the receipt of which is hereby acknowledged, her, and by these presents does waive the priority of the Lien of the said nortgage insofar as the following described mortgage is concerned, but not otherwise: That certain Mortgage dated March 3, 1993, by Tony Cardiel and Mortgages securing payment of a note in the majorit of \$40,000,000 and dated March 3, 1993 with interest from the date the entire balance of principal and interest payable in installments of \$373.65 on the 1st of every month beginning May 1, 1993. The undersigned, Tech Federal Credit Union hereby consenting that the Lien of the mortgage first above described be taken as second and inferior to mortgage last above described. IN WITNESSY WHEREOF, The said James L. Spencer and Shirley L. Haney Vice President/Lending and Mortgage Originator Have hereunto-set their Hand s this 3rd day of March James L. Spencer and Shirley L. Haney Vice President/Lending and Mortgage Originator Have hereunto-set their Hand s this 3rd day of March	
as-mortgagee, recorded June 11, 1991 as Document No. 91028633 , records of Lieke County, Indiana, and concerning the real property in Crown Point , Indiana , and concerning the real property in Crown Point , Indiana , and concerning the real property in Crown Point , Indiana , and concerning the real property in Crown Point , Indiana , and concerning the real property in Book 38, page 78, in the Office of the Recorder of Lake County Distribution II. This Document is the property of the Lake County Recorder	and the second s
as Document No. 91028633, records of	
described as follows: Lot 1210 in Lakes of the Four Seasons, Unit No. 9, as per plat thereof, recorded in Plat Book 38, page 78, in the Office of the Recorder of Lake County Prize The Lake County Recorder! This Document is the property of the Lake County Recorder! This Document is the property of the Lake County Recorder! For and in consideration of the sun of Jwenty Thousand Dollars to them, the receipt of which is hereby acknowledged, has, and by these presents does waive the priority of the Lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise: That certain Mortgage dated March 3,,1993, by Iony Cardiel and March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 with interest from the camping of \$40,000.00 dated March 3, 1993 Mary 1, 1993 May	•
Lot 1210 in takes of the Four Seasons, Unit No. 9, as per plat thereof, recorded in Plat Book 36, page 78, in the Office of the Recorder of Lake County Politicument is NOT OFFICIAL! This Document is the property of the Lake County Recorder! This Document is the property to the Lake County Recorder! This Document is the property to the Lake County Recorder! This Document is the property to the Lake County Recorder! This Document is the property to the Lake County Recorder! This Document is the property of the Lake County Recorder! This Document is the Property In Cardial Indiana Particle of the State Particle of the State Particle of the State Particl	
thereof, recorded in Plat Book 38, page 78, in the Office of the Recorder of Lake County Didlament is NOT OFFICIAL! This Document is the property of the Lake County Recorder! The Lake County Recorder! For and in consideration of the sum of I wenty Thousand Dollars to them, the receipt of which is hereby acknowledged, has, and by these presents does waive the priority of the lies of the said mortgage insofar as the following described mortgage is concerned, but not otherwise: That certain Mortgage dated March, 3,, 1993, by Tony Cardiel and Mortgage securing payment of a note in the amount of \$40,000,00 dated March 3, 1993 with interest from the addeduce of payment of the said interest payable in installments of \$373.65 on the 1st of every month beginning May 1, 1993 and continuing until April 1, 2008, on which date the entire balance of principal and interest remaining unpaid shall be due and payable. The undersigned, Tech Federal Credit Union hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described. IN WITNESS WHEREOF, The said James L. Spencer and Shirley L. Haney Vice Presient/Lending and Mortgage Originator Have hereunto set their Hands this 3rd day of March 1993 James L. Spencer, Vice-President/Lending	described as follows:
NOT OFFICIAL! This Document is the property of the Lake County Recorder! This Document is the property of the Lake County Recorder! This Document is the property of the Lake County Recorder! This Document is the property of the Lake County Recorder! The Union as Mortgage is concerned, but not otherwise: That certain Mortgage dated March 3,, 1993, by Tony Cardiel and March 3,, 1993 by Tony Cardiel and March 3,, 1993 with interest roughts dates bereof on unpaid principal at the rate of 7.625 per annum; principal and interest payable in installments of \$333.65 on the 1st of every month beginning May. 1, 1993 and continuing until April 1, 2008, on which date the entire balance of principal and interest remaining unpaid shall be due and payable. The undersigned, Tech Federal Credit Union hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described. IN WITNESS WHEREOF, The said James L. Spencer and Shirley L. Haney Vice Presient/Lending and Mortgage Originator Have hereunto set their Hands this 3rd day of March By: James L Spencer, Vice-President/Lending	Lot 1210 in Lakes of the Four Seasons, Unit No. 9, as per plat
This Document is the property of the Lake County Recorder! for and in consideration of the sum of Iwenty Thousand Dollars to them, the receipt of which is hereby acknowledged, has, and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise: That certain Mortgage dated March 3, 1993, by Tony Cardiel and March 3, 1993 by Tony Cardiel and March 3, 1993 with interest for the mortgage securing payment of a note in the amount of \$40,000.00 dated March 3, 1993 with interest for the said mortgage in installments of \$373.65 on the 1st of every month beginning May 1, 1993. and continuing until April 1, 2008 on which date the entire balance of principal and interest remaining unpaid shall be due and payable. The undersigned, Tech Federal Credit Union hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described. IN WITNESS WHEREOF, The said James L. Spencer and Shirley L. Haney Vice Presient/Lending and Mortgage Originator Have hereunto set their Hands this 3rd day of March By: James L Spencer, Vice President/Lending	thereof, recorded in Plat Book 38, page 78, in the Office of the
This Document is the property of the Lake County Recorder! for and in consideration of the sum of Iwenty Thousand Dollars to them, the receipt of which is hereby acknowledged, has, and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise: That certain Mortgage dated March 3, 1993, by Tony Cardiel and March 3, 1993 by Tony Cardiel and March 3, 1993 with interest for the mortgage securing payment of a note in the amount of \$40,000.00 dated March 3, 1993 with interest for the said mortgage in installments of \$373.65 on the 1st of every month beginning May 1, 1993. and continuing until April 1, 2008 on which date the entire balance of principal and interest remaining unpaid shall be due and payable. The undersigned, Tech Federal Credit Union hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described. IN WITNESS WHEREOF, The said James L. Spencer and Shirley L. Haney Vice Presient/Lending and Mortgage Originator Have hereunto set their Hands this 3rd day of March By: James L Spencer, Vice President/Lending	Recorder of Lake Courty Didianament is
This Document is the property of the Lake County Recorder! for and in consideration of the sum of Iwenty Thousand Dollars to them, the receipt of which is hereby admondaged, has, and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise: That certain Mortgage dated March 3, 1993, by Tony Cardiel and March 3, 1993 by Tony Cardiel and March 3, 1993 with interest payable in installments of dated March 3, 1993 with interest payable in installments of \$373.65 on the 1st of every month beginning May 1, 1993, and continuing until April 1, 2008, on which date the entire balance of principal and interest remaining unpaid shall be due and payable. The undersigned, Tech Federal Credit Union hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described. IN WITNESS WHEREOF, The said James L. Spencer and Shirley L. Haney Vice Presient/Lending and Mortgage Originator Have hereunto-set their Hands this 3rd day of March BY: James L Spencer, Vice-President/Lending	
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to them, the receipt of which is hereby acknowledged, has, and by these presents does waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise: That certain Mortgage dated March 3,,1993, by Tony Cardiel and March 3,,1993, how Tech Federal Credit Union as Mortgage securing payment of a note in the anoint of \$40,000,00 dated March 3, 1993, with interest from the date hereof on unpaid principal at the rate of 7.625 % per annum; principal and interest payable in installments of \$373.65 on the 1st of every month beginning May 1, 1993, and continuing until April 1, 2008, on which date the entire balance of principal and interest remaining unpaid shall be due and payable. The undersigned, Tech Federal Credit Union , hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described. IN WITNESS WHEREOF, The said James L. Spencer and Shirley L. Haney Vice Presient/Lending and Mortgage Originator Have hereunto set their Hands this 3rd day of March James L Spencer, Vice-President/Lending	for and in consideration of the sum of Twenty Thousand Dollars
waive the priority of the lien of the said mortgage insofar as the following described mortgage is concerned, but not otherwise: That certain Mortgage dated March 3., 1993 , by Tony Cardiel and March 3., 1993 , and continuing payment of a note in the amount of \$40,000.00 , dated March 3., 1993 , with interest from the added before on unpaid principal at the rate of 7.625 % per annum; principal and interest payable in installments of \$373.65	
described mortgage is concerned, but not otherwise: That certain Mortgage dated: March 3.1.1993 , by Tony Cardiel and March 3.1.1993 , by Tony Cardiel and March 3.1.1993 , by Tony Cardiel and March 3.1.1993	
Mortgagee securing payment of a note in the amount of \$40,000.00 dated March 3, 1993 with interest from the date hereof on unpaid principal at the rate of 7.625 per annum; principal and interest payable in installments of \$3,373.65 on the 1st of every month beginning May 1, 1993. and continuing until April 1, 2008 on which date the entire balance of principal and interest remaining unpaid shall be due and payable. The undersigned, Tech Federal Credit Union hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described. IN WITNESS WHEREOF, The said James L. Spencer and Shirley L. Haney Vice Presient/Lending and Mortgage Originator Have hereunto set their Hands this 3rd day of March BY: James L Spencer, Vice-President/Lending	
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March 3, 1993 with interest from the Cate hereof on unpaid principal at the rate of 7.625 % per annum; principal and interest payable in installments of \$373.65 on theistof every month beginningMay 1, 1993	Mortgagee securing payment of a note in the amount of \$40,000.00 dated
and continuing until April 1, 2008:, on which date the entire balance of principal and interest remaining unpaid shall be due and payable. The undersigned, _Tech Federal Credit Union, hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described. IN WITNESS*WHEREOF, The said _James L. Spencer and Shirley L. Haney Vice Presient/Lending and Mortgage Originator Have hereunto set their Hands this 3rd day of March	March 3, 1993 with interest from the date hereof on unpaid principal at
and continuing until April 1, 2008: The undersigned, Tech Federal Credit Union, hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described. IN WITNESS*WHEREOF, The said James L. Spencer and Shirley L. Haney Vice Presient/Lending and Mortgage Originator Have hereunto-set their Hands this 3rd day of, hereby	the rate of 7.625 % per annum; principal and interest payable in installments of
The undersigned, Tech Federal Credit Union, hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described. IN WITNESS*WHEREOF, The said James L. Spencer and Shirley L. Haney Vice Presient/Lending and Mortgage Originator Have hereunto-set their Hands this 3rd day of March, 1993 . BY: James L Spencer, Vice-President/Lending Originator	\$373.65 on the 1st of every month beginning May 1, 1993.
The undersigned,Tech Federal Credit Union, hereby consenting that the lien of the mortgage first above described be taken as second and inferior to mortgage last above described. IN WITNESS*WHEREOF, The saidJames L. Spencer and Shirley L. Haney Vice Presient/Lending and Mortgage Originator Have hereunto-set their Hands this3rd day of March, 1993	and continuing until April 1, 2008 on which date the entire balance of
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IN WITNESS*WHEREOF, The said	The undersigned, Tech Federal Credit Union , hereby consenting that
IN WITNESS*WHEREOF, The saidJames L. Spencer and Shirley L. Haney Vice Presient/Lending and Mortgage Originator Have hereunto set their Hands this3rd day of _March 1993 BY:	the lien of the mortgage first above described be taken as second and inferior to
Vice Presient/Lending and Mortgage Originator Have hereunto set their Hands this 3rd day of March 1993 BY: James L Spencer, Vice-President/Lending	mortgage last above described.
Have hereunto set their Hands this 3rd day of March 1993 BY: James L Spencer, Vice-President/Lending	The state of the s
1993 BY: James L Spencer, Vice-President/L'ending	Vice Presient/Lending and Mortgage Originator
James L Spencer, Vice-President/Lending	Have hereunto-set their Hands this 3rd day of March
James L Spencer, Vice-President/Lending	19 <u>93</u> .
	James L Spencer, Vice-President/Lending
Shirley L. Waney, Agent	

STATE OF	INDIANA)	
COUNTY OF	ĽAKE););	SS:

Before me a Notary Public in and for said County and State, personally
appeared James L. Spencer AND Shirley L. Haney.
its Vice-President of Lending AND Mortgage Originator
respectively, and acknowledged the execution of the foregoing SUBORDINATE
AGREEMENT OF MORTGAGE.
IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal this
3rd day of March 19 93
Document is NOT OFFICIAL! This Document is the property of the Lake County Recorder! NOTARY RUBLIC Finds G. Underwood A/1/96. Porter Porter

This instrument prepared by Linda G. Underwood