

SUBORDINATION AGREEMENT

The undersigned **Tech Credit Union** being the sole owner of a certain promissory note in the original principal sum not to exceed ~~\$15,000.00~~ made by **Clark T. Southworth and Lynn R. Southworth**, husband and wife and secured by a mortgage dated **August 9, 2001, document no. 2001-066789** and describing the following real estate to-wit:

Lot 3, in Mallard Landings, an addition to the Town of St. John, as per plat thereof, Recorded in Plat Book 69, Page 35, in the Office of the Recorder of Lake County, Indiana.

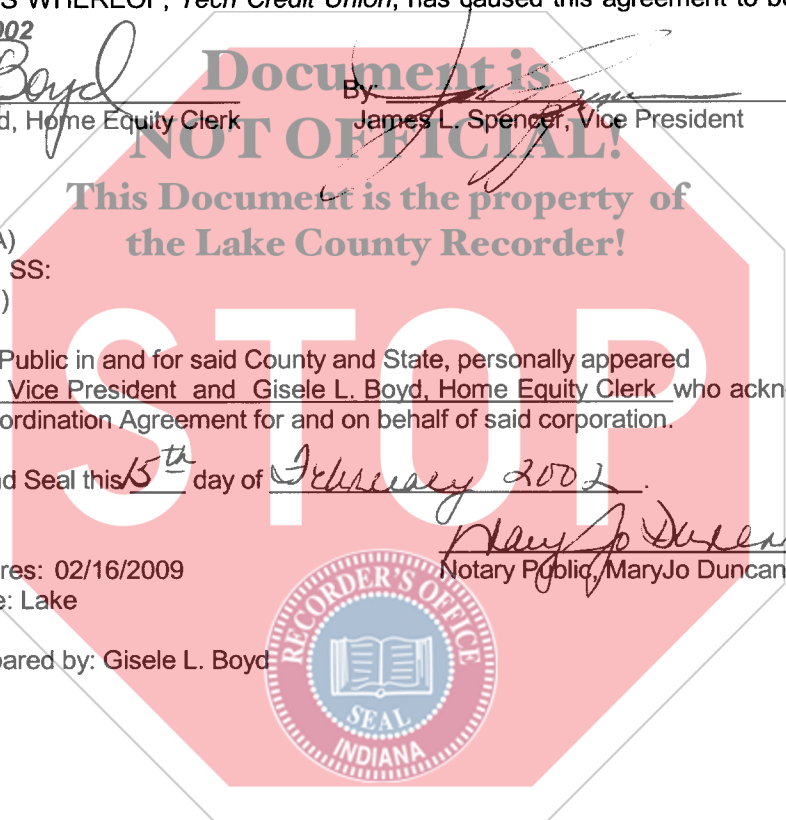
for and in consideration of the sum of Ten Dollars (\$10.00) and other valuable consideration to it paid, the receipt of which is hereby acknowledged, does hereby consent and agree that the lien of its mortgage above described is and shall be and remain subject junior and subordinate to the lien of a certain mortgage for **\$200,000.00** from **Clark T. Southworth and Lynn R. Southworth** to **CU Mortgage Service** dated and recorded 2/15/02 as Document No. 2002-019808 in the Office of the Recorder of **Lake County, Indiana** also describing the real estate above mentioned.

This instrument is not to be construed as a release of its lien on the above mentioned real estate but is executed solely for the purpose of subordinating its mortgage to the lien of the mortgage in favor of **CU Mortgage Service**.

This Agreement shall be binding upon its heirs, legal representatives and assigns and shall inure to the benefit of **CU Mortgage Service**, its legal representatives, successors and assigns.

IN WITNESS WHEREOF, **Tech Credit Union**, has caused this agreement to be executed this **15th** day of **February, 2002**

Attest: Gisele L. Boyd Gisele L. Boyd, Home Equity Clerk By: James L. Spencer James L. Spencer, Vice President



STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me a Notary Public in and for said County and State, personally appeared James L. Spencer, Vice President and Gisele L. Boyd, Home Equity Clerk who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Seal this 15th day of February 2002.

My commission expires: 02/16/2009
County of Residence: Lake
MaryJo Duncan
Notary Public, MaryJo Duncan

This instrument prepared by: Gisele L. Boyd



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M. J.