

SUBORDINATION AGREEMENT

2003 000505

18 JUL 2003

LAKE COUNTY, INDIANA

Chicago Title Insurance Company

The undersigned Tech Credit Union being the sole owner of a certain promissory note in the original principal sum not to exceed \$20,000.00 made to Eugene Metcalf and Sherri Metcalf, Husband and Wife, secured by a mortgage dated May 3, 2002 Document 2002-047152, Record __, Page __ and describing the following real estate to-wit:

Lot 1, in Block 5, in Grugel's Glen Park 1st Addition, Section 5, in the Town of Griffith, As per plat thereof recorded in plat book 34, page 40, in the Office of the Record 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 \$90,000.00 from Eugene Metcalf and Sherri Metcalf, Husband and Wife, to CU Mortgage Services, dated and recorded 8-8 as Document No. 2003046 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 Services.

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

IN WITNESS WHEREOF, Tech Credit Union, has caused this agreement to be executed this 24th day of July, 2003.

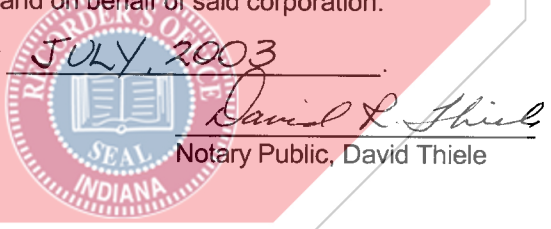
Attest: Andi Treon, Home Equity Clerk By: James L. Spencer, Vice President

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

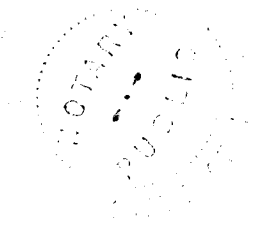
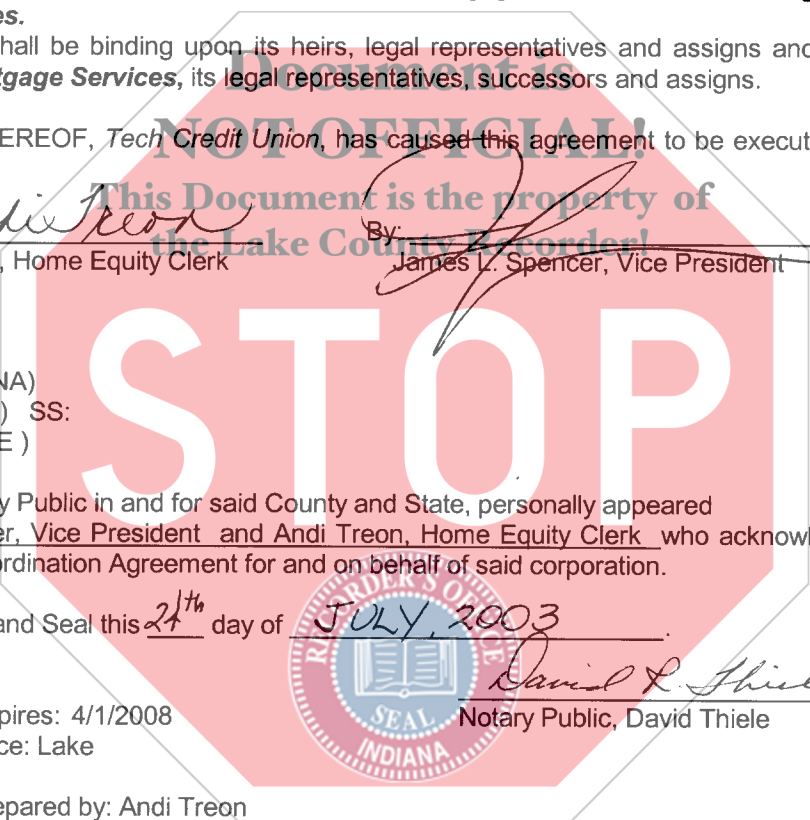
Before me a Notary Public in and for said County and State, personally appeared James L. Spencer, Vice President and Andi Treon, Home Equity Clerk who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Seal this 21st day of JULY, 2003

My commission expires: 4/1/2008
County of Residence: Lake



This instrument prepared by: Andi Treon



Handwritten initials: R. J. DC