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MICHAEL A. BROWN
RECORDER

SUBORDINATION AGREEMENT

620095156

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 **\$30,000.00** made to, **Michael J. McManus and Michelle M. McManus, Husband and Wife**, secured by a mortgage dated June 15, 2006, **Recorded June 29, 2006, as instrument number 2006-056185**, and describing the following real estate to-wit:

Lot 47 in the Enclave Unit 3, as per plat thereof recorded in Plat Book 95 Page 38, 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 **\$199,000.00** from **Michael J. McManus and Michelle M. McManus to American Fidelity Mortgage Services, Inc.**, dated and recorded 12-11-09 as Document No. 200908207 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 soled for the purpose of subordinating its mortgage to the lien of the mortgage in favor of **American Fidelity Mortgage Services, Inc.**

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

IN WITNESS WHEREOF, **Tech Credit Union**, has caused this agreement to be executed this **19th day of November 2009**.

Attest: [Signature]
Jessica Dillon, Home Equity Clerk

By: [Signature]
Mary Jo Duncan, Vice President of Lending

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me a Notary Public in and for said County and State, personally appeared Mary Jo Duncan, Vice President of Lending and Jessica Dillon, Home Equity Clerk who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Seal this 19th day of November 2009

My commission expires: 05-28-2015
County of Residence: Lake

[Signature]
Notary Pubic, Dawna L. Fletcher

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This instrument prepared by: Jessica Dillon
I, affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law. Jessica Dillon

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CHICAGO TITLE INSURANCE COMPANY