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MICHELLE R. FAJMAN
RECORDER

SUBORDINATION AGREEMENT

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, **Gerry Gaoat and Antonietta D Gaoat, husband and wife**, secured by a mortgage dated January 8, 2008, **Recorded January 31, 2008 as instrument number 2008 007320**, and describing the following real estate to-wit:

Lot 54 in Penn Oak, unit two, a subdivision in the City of Crown Point, Indiana, as per record plat thereof appearing in plat book 91, page 04, 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 **\$190,000.00** from **Gerry Gaoat and Antonietta D Gaoat, to Wells Fargo Bank, N.A.**, dated and recorded 12-22-2011 as Document No. 2011-074188 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 **Wells Fargo Bank, N.A.**

This Agreement hall be binding upon its heirs, legal representatives and assigns and shall insure to the benefit of **Wells Fargo Bank, N.A.**, its legal representatives, successors and assigns.

IN WITNESS WHEREOF, **Tech Credit Union** has caused this agreement to be executed this **18th day of November, 2011**.

Attest: Sonya Harris
Sonya Harris, Home Equity Clerk

By: Mary Jo Duncan
Mary Jo Duncan, Vice President of Lending

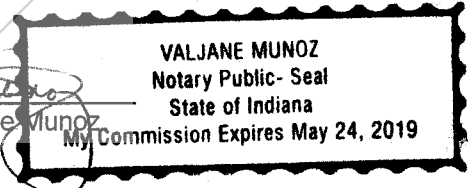
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

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

Witness my hand and Seal this 18th day of November

My commission expires: 5-24-2019
County of Residence: Lake

Valjane Munoz
Notary Pubic, Valjane Munoz



This instrument prepared by: Sonya Harris
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. Sonya Harris

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**FIDELITY NATIONAL TITLE
INSURANCE COMPANY**
Crown Point, Indiana

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