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RECORDER
RECORDED

SUBORDINATION AGREEMENT

The undersigned **Tech Credit Union** being the sole owner of a certain promissory note in the original principal sum not to exceed **\$14,200.00** made to, **Jeffrey Paul Ossello and Melissa Ossello, husband and wife**, secured by a mortgage dated July 30, 2007, **Recorded, August 15, 2007, as instrument number 2007 066153**, and describing the following real estate to-wit:

Lots 15 and 16 in block 13 in Norcott's Addition to Indiana City, in the City of Gary, as per plat thereof, recorded September 2, 1874, in plat book 1 page 14, in the Office of the Recorder of Lake County, Indiana. Key No. ~~46-99-15/Unit 25~~ 45-05-33-107-005.000-004

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 **\$65,000.00** from **Jeffrey Paul Ossello and Melissa Ossello, to Citizens Financial Bank**, dated and recorded 8/27/2012 as Document No. 2012-057879 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 **Citizens Financial Bank**.

This Agreement shall be binding upon its heirs, legal representatives and assigns and shall insure to the benefit of **Citizens Financial Bank** its legal representatives, successors and assigns.

IN WITNESS WHEREOF, **Tech Credit Union**, has caused this agreement to be executed this **30th day of July 2012**.

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 Porter)

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 30th day of July, 2012

My commission expires: 05/28/2015

[Signature]
Notary Public, Dawna L. Fletcher

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

FIDELITY CT 920123126
FIDELITY NATIONAL
TITLE COMPANY 920123126

JREF

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CA