

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2013 048082

2013 JUL -2 AM 9:14

SUBORDINATION AGREEMENT

MICHAEL B. BROWN  
RECORDER

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, **Stanley Marczak and Terry Marczak**, secured by a mortgage dated April 28, 2008, **Recorded June 12, 2008, as instrument number 2008 043096**, and describing the following real estate to-wit:

**Lot 82, in Meadows of Dyer, Phase 2B as addition to the Town of Dyer, as per plat thereof, recorded in plat book 84 page 99, 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 an amount not to exceed **\$57,000.00** from **Stanley Marczak and Terry Marczak, to Citibank, N.A.**, dated and recorded \_\_\_\_\_ as Document No. # in the Office of the Recorder of **Lake County, Indiana** also describing the real estate above mentioned. **2013 048081**

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 **Citibank, N.A.**

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

IN WITNESS WHEREOF, **Tech Credit Union**, has caused this agreement to be executed this **30th day of May 2013**.

Attest: Kari Lothian  
Kari Lothian, 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 Kari Lothian, Home Equity Clerk who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Seal this 30<sup>th</sup> day of May 2013

My commission expires: 05-28-2015

[Signature]  
Notary Public, Dawna L Fletcher

This instrument prepared by: Kari Lothian  
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. Kari Lothian

E  
2ref  
\$ 15.00  
M-E  
# 1406563

**EXHIBIT A**

ALL THAT CERTAIN PARCEL OF LAND IN TOWN OF DYER , LAKE COUNTY, STATE OF IN, AS MORE FULLY DESCRIBED IN DOCUMENT NO 2006 113586 ID# 45-10-01-128-006.000-034, BEING KNOWN AND DESIGNATED AS LOT 82 MEADOWS OF DYER, PHASE 2B. RECORDED IN PLAT BOOK 84, PAGE 99.

BEING THE SAME FEE SIMPLE PROPERTY CONVEYED BY DEED FROM STANLEY MARCZAK and TERRY MARCZAK HUSBAND AND WIFE TO STANLEY MARCZAK AND TERRY MARCZAK, AS CO-TRUSTEES UNDER THE PROVISIONS OF THE STM REVOCABLE TRUST DATED OCTOBER 24, 2006 , DATED 12/13/2006 RECORDED ON 12/28/2006 IN DOCUMENT NO 2006 113586, IN LAKE COUNTY RECORDS, STATE OF IN.

**WHEN RECORDED, RETURN TO:**

Finiti – Finiti Recording Team  
Accommodation Recording per Client Requests,  
7090 Samuel Morse Drive, Ste 400  
Columbia, MD 21046 10846849

