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57928439-2132172 2013 053100

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2013 JUL 22 AM 8:46

MICHAEL B. BROWN  
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 **\$19,906.00** made to, **Mark W Udovich and Heather R Mote, N/K/A Heather R Udovich, Husband and Wife**, secured by a mortgage dated June 8, 2004, **Recorded July 15, 2004, as instrument number 2004 059419**, and describing the following real estate to-wit:

**Lot 41, The Preserve, Unit Two, an Addition to the Town of Lowell, as per plat thereof, Recorded in Plat Book 83, Page 27, 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 **\$96,265.00** from **Mark W Udovich and Heather R Udovich, to JP Morgan Chase Bank, 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.

2013-053099

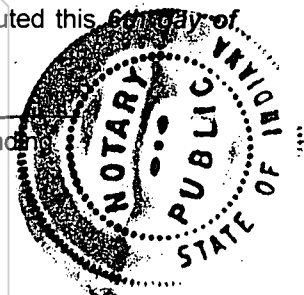
This instrument is not to be construed as a release of its lien on the above mentioned real estate but is executed solely for the purpose of subordinating its mortgage to the lien of the mortgage in favor of **JP Morgan Chase Bank, N.A.**

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

IN WITNESS WHEREOF, **Tech Credit Union**, has caused this agreement to be executed this \_\_\_\_\_ day of **June 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 6<sup>th</sup> day of June, 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

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WDECOMM

2 REP

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0020856349 + 0020856371  
0020856370  
NON CONF.  
PP

**EXHIBIT - Legal Description**

Order Number: 57928439

Property Tax ID: 45-19-24-127-012.000-008

Land in the city/township/village of LOWELL and the County of Lake, State of IN, more particularly described as:

LOT 41, THE PRESERVE, UNIT TWO, AN ADDITION TO THE TOWN OF LOWELL, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 83, PAGE 27, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Commonly described as: 17370 MARION DR, LOWELL IN 46356

