97072821

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

97 OCT 28 All 1:01

MORRIS VA CATATER

4034 at Fin 494328 XD

SUBORDINATION AGREEMENT

The undersigned, Citizens Financial Services, FSB, being the sole owner of a certain Note in the original principal sum of Twenty Thousand Dollars (\$20,000.00) made by Kenneth M. Biro and Nancy L. Biro, husband and wife secured by a Mortgage (Security Instrument) dated August 28, 1991 and recorded August 30, 1991 as Document No. 91044286 and describing the following real estate to-wit:

Lot 49, Roselawn Park Addition to Hammond, as shown in Plat Book 16, page 36, in Lake County, Indiana

This instrument is not to be construed as a release of its lien on the above-described real estate but is executed solely for the purpose of subordinating its mortgage to the lien of the mortgage in favor of Citizens Financial Services, FSB.

This Agreement shall be binding upon its legal representatives, successors and assigns and shall inure to the benefit of Citizens Financial Services, FSB, its legal representatives, successors and assigns.

IN WITNESS WHEREOF, Citizens Financial Services, FSB, has caused this agreement to be executed this 20th day of October, 1997.

CITIZENS FINANCIAL SERVICES, FSB

Attest: Clack DeBolt, Assistant Secretary

Tina Margeas. Assistant Vice President

STATE OF INDIANA

SS:

COUNTY OF LAKE

Before me a Notary Public in and for said County and State, personally appeared Tina Margeas and Elizabeth R. DeBolt, personally known to me to be the Assistant Vice President and Assistant Secretary, respectively, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Notarial Seal this 20th day of October, 1997.

Talonda .

Rhonda J. Ward

Notary Public

My Commission Expires: 09-04-99 County of Residence: Porter

This Instrument Prepared by: Brian L. Goins, Vice President, Atty. #8616-45 Citizens Financial Services, FSB 707 Ridge Road Munster, Indiana 46321

100