

Chicago Title Insurance Company

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2003 MAY -7 AM 9:52

MORRIS W. CARTER
RECORDER

2003 046413

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SUBORDINATION AGREEMENT

The undersigned, Citizens Financial Services, FSB being the sole owner of a certain Note in the original principal sum of *Twenty One Thousand Dollars (\$21,000.00)* made by *Edward J. Moverer and Irina Moverer* secured by a Mortgage (Security Instrument) dated *January 6, 2003* and recorded on *January 24, 2003*, as Document No. *2003 008795*, and describing the following real estate to-wit:

Lot Six (6) in Market Square First Addition to Munster, as per plat thereof, recorded in Plat Book 33, page 94 in the Office of the Recorder of Lake County, Indiana.

Which has the address of: 8126 Woodlawn - Munster, IN 46321

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 *One Hundred Twenty One Thousand Five Hundred Thirty One Dollars (\$121,531.00)* from Homestead Funding Corp., its Successors and/or its Assigns, dated _____ and recorded on _____ as Document No. _____ 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-described real estate but is executed solely for the purpose of subordinating its mortgage to the lien of the mortgage in favor of Homestead Funding Corp, its Successors and/or its Assigns.

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 4th day of March, 2003.

Citizens Financial Services, FSB

ATTEST:

SIGNED:

Dawn Wurtzbacher
Dawn Wurtzbacher, Asst. Vice President

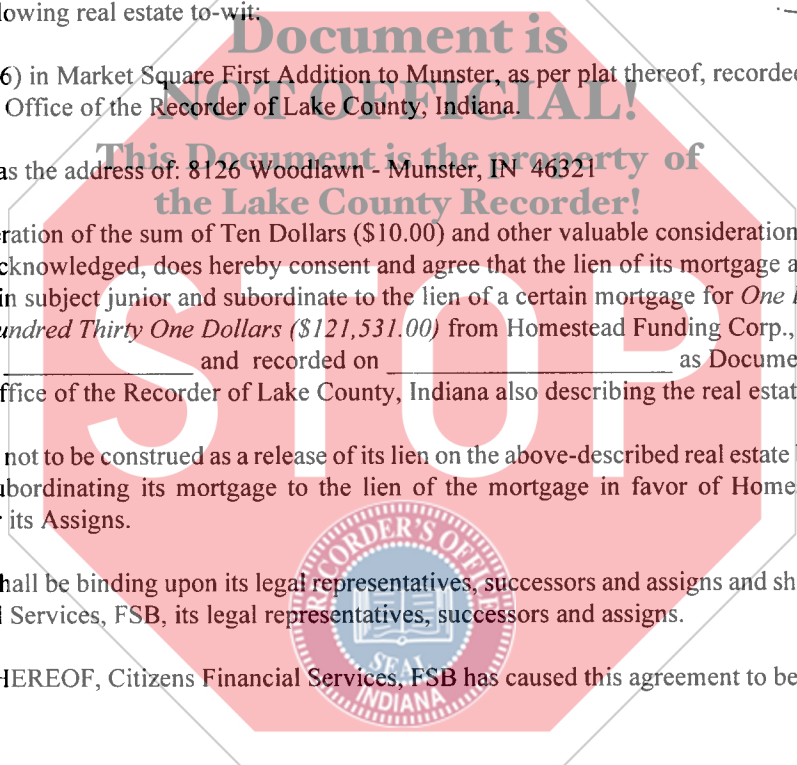
Tina Margeas
Tina Margeas, Vice President

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me a Notary Public in and for said County and State, personally appeared Tina Margeas and Dawn Wurtzbacher, and known to be the Vice President and Assistant Vice President of Citizens Financial Services, FSB respectively, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Notary Seal this 4th day of March, 2003

Cynthia Tokarz
Cynthia Tokarz, Notary Public



2003-046413
Irene M