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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 106404

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MORRIS W. CARTER
RECORDER

SUBORDINATION AGREEMENT

024500074
The undersigned, Citizens Financial Services, FSB being the sole owner of a certain Note in the original principal sum of *8000 CO* Twenty Five Thousand Dollars (\$25,000.00) made by Sandra A. Cribari secured by a Mortgage (Security Instrument) dated July 26, 2001 and recorded on August 14, 2001, as Document No. 2001 064509, and describing the following real estate to-wit:

The North 113.313 feet of the East 179 feet of the following described tract: Part of the South 1/2 of the Northwest 1/4 of Section 25, Township 35 North, Range 10 West of the 2nd Principal Meridian in Lake County, Indiana: Beginning at a point 510.33 feet South of the Northeast corner of said tract; thence South 15.25 rods; thence 125 rods; thence North 15.25 rods; thence East 126 rods to the point of beginning.

Which has the address of: 8782 Sheffield Ave - Dyer, IN 46311

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 *95000* Ninety Five Thousand Dollars (\$95,000.00) from Bank Calumet, its Successors and/or its Assigns, dated *November 14, 2002* and recorded on *November 20, 2002* as Document No. *2002-* 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 Bank Calumet, 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 11th day of November, 2002.

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 11th day of November, 2002

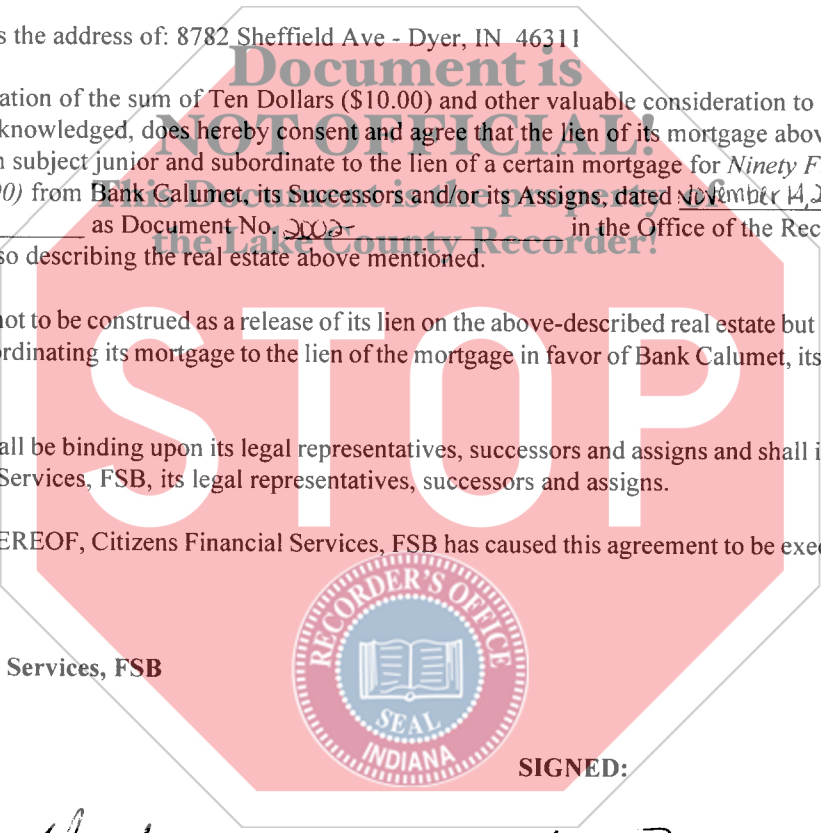
Patricia A. Smolinski
Patricia A. Smolinski, Notary Public

My Commission Expires: November 26, 2008
County of Residence: Lake

This Instrument Prepared By:
Tina Margeas, Vice President
Citizens Financial Services, FSB
5311 Hohman Avenue - Hammond, Indiana 46320

Hold Inc
Stewart Title Services
of Northwest Indiana
8695 Broadway
Merrillville, IN 46410

Handwritten initials and marks



INDRUGAGE # 2002-106403