

incorporating the requirements of clauses (i), (ii), (iii) and (iv) contained herein; and

- (iv) The obligation to repay the Subsidy to the Member shall terminate after any foreclosure. Otherwise, the covenants contained herein shall continue until released by the Member in writing or the expiration of the Retention Period, whichever should first occur.

IN WITNESS WHEREOF, the Borrower(s) and the Member, by its duly authorized representative, have executed this Agreement as of this 6th day of August, 2002.

Witness: _____ Borrower: Elizabeth Malagon

Witness: _____ Borrower: _____

Witness: _____ (Member)

Witness: Aimee J. Koerner By: Richard A. Cole
 Richard A. Cole, Assistant Vice-President
 (Printed Name and Title)

State of Indiana)
)SS:
 County of Lake)

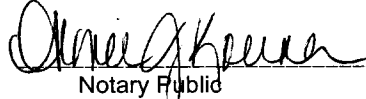
The foregoing instrument was acknowledged before me this 6th day of August, 2002, by Elizabeth Malagon

My Commission Expires: 11/15/09 Katrina M. Burns
 Notary Public
 My County of Residence: Lake Katrina M. Burns
 (Printed)

State of Indiana)
)SS:
County of Lake)

The foregoing instrument was acknowledged before me this 6th day of August, 2002, by Ricahrd A. Cole, the Assistant Vice-President of Citizens Financial Services, FSB (Member) for and on behalf of such organization.

My Commission Expires: 08/06/07



Notary Public

My County of Residence: Lake

Aimee J. Koerner
(Printed)



Exhibit A

Lot 20 in Block 7 in Hessville Park Addition, in the City of Hammond, as per plat thereof, recorded in Plat Book 17 page 14, in the Office of the Recorder of Lake County, Indiana.

