

sales expenses, unless the purchaser is a low- or moderate-income household which is defined as having not more than 80% of the area median income where such income targeting was committed to in the AHP application receiving the AHP grant award;

- (iii) In the case of a refinancing prior to the end of the Retention Period, an amount equal to a pro rata share of the direct Subsidy that financed the purchase, construction, or rehabilitation of the property, reduced for every year the Borrower has owned the property, shall be repaid to the Member for reimbursement to the FHLBI from any net gain realized upon the refinancing, unless the property continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, 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 19th day of August, 2003

Witness: _____

Borrower: _____

Adele P. Wiening
Adele P. Wiening

Witness: _____

Borrower: _____

Witness: _____

Citizens Financial Services, FSB
(Member)

By: _____

Richard A. Cole

Witness: _____

Richard A. Cole, Asst. Vice President
(Printed Name and Title)

State of Indiana)
)SS:
County of Lake)

The foregoing instrument was acknowledged before me this 19th day of
August, 2003, by Adele P. Wiening

My Commission Expires: 4/18/08 Cecelia A. Bragg
Notary Public
My County of Residence: Lake Cecelia A. Bragg
(Printed)

State of Indiana)
)SS:
County of Lake)

The foregoing instrument was acknowledged before me this 19th day of
August, 2003, by Richard A. Cole,
the Asst. Vice President of Citizens Financial Services FSB
(Member) for and on behalf of such organization.

My Commission Expires: 4/18/08 Cecelia A. Bragg
Notary Public
My County of Residence: Lake Cecelia A. Bragg
(Printed)

This Instrument prepared by: Brian L Goins, vice President
(and upon recording, to be returned to) _____
Citizens Financial Services, FSB
707 Ridge Road
Munster, Indiana 46321
(Mailing Address)

EXHIBIT A

Part of the West half of the West half of the Southwest Quarter of the Southwest Quarter of Section 9, Township 36 North, Range 9 West of the Second Principal meridian, commencing at a point 166.175 feet East and 70 feet South of the Norwest corner of said tract and running thence East 166.175 feet; thence South 50 feet; thence West 166.175 feet, thence North 50 feet to the point of beginning, in the City of Hammond, Lake County, Indiana.

