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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 Sixty Thousand Dollars (\$60,000.00) made by Douglas M. Schreiber and Nicole L. Schreiber secured by a Mortgage (Security Instrument) dated October 24, 2001 and recorded on November 6, 2001, as Document No. 2001 089566, and describing the following real estate to-wit:

Lot 20 in Vanco's 2<sup>nd</sup> Addition to Lake County, Indiana, as per plat thereof, recorded in Plat Book 33 page 6, in the Office of the Recorder of Lake County, Indiana.

Which has the address of: 13131 Lindberg Street, Cedar Lake, IN 46303

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 the High Held High Held High Light
Thousand Dbttark (\$138,000.00) from ComUnity Lending, Inc., a California Corp., its Successors and/or its Assigns
dated 4/10/04 and recorded on 4/2//2004 as Document No. 3/06/4-(333%35) in the
Office of the Recorder of Lake County, Indiana also describing the real estate above mentioned
**\$115,500.00 ONE HUNDRED FIFTEEN THOUSAND AND FIVE HUNDRED DOLLARS
**\$115,500.00 ONE HUNDRED FIFTEEN THOUSAND AND FIVE HUNDRED DOLLARS  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 ComUnity Lending Inc.,a California
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 24th day of
March, 2004.

Citizens Financial Services, FSB

Dawn Wurtzbacher, Assistant Vice President

SIGNED:

Kathleen Wilson, Assistant Vice President

STATE OF INDIANA ) SS:

COUNTY OF LAKE

ATTEST:

Before me a Notary Public in and for said County and State, personally appeared Dawn Wurtzbacher and Kathleen Wilson, and known to be the Assistant 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 24th day of March, 2004

Susan A. Deak, Notary Public

My Commission Expires: November 11, 2010

County of Residence: Lake

TICOR TITLE INSURANCE 11055 BROADWAY SUITE A CROWN POWER INDIANA 46307 92041679 This Instrument Prepared By: Citizens Financial Services, FSB 5311 Hohman Avenue Hammond, Indiana 46320 Kathleen Wilson

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