

CHICAGO TITLE INSURANCE COMPANY

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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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 Five Thousand Dollars (\$25,000.00)* made by *Gerald Myroup and Diane S. Pelis* secured by a Mortgage (Security Instrument) dated *June 25, 2003* and recorded on *August 7, 2003*, as *Document No. 2003 082347*, and describing the following real estate to-wit:

Lot 483 in Foxwood Estates Unit 7, an Addition to the Town of Schererville, as per plat thereof, recorded in Plat Book 76, page 69, in the Office of the Recorder of Lake County, Indiana.

Which has the address of: 5318 70<sup>th</sup> Avenue, Schererville, IN 46375

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 Forty Thousand Dollars (\$140,000.00)* to American Home Mortgage Acceptance Inc., its Successors and/or its Assigns, dated 4/27/04 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 American Home Mortgage Acceptance Inc., 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.

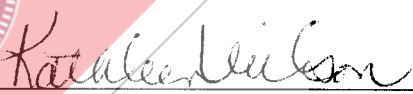
IN WITNESS WHEREOF, Citizens Financial Services, FSB has caused this agreement to be executed this 27<sup>th</sup> day of April, 2004.

Citizens Financial Services, FSB

ATTEST:

  
Chris A. Friis, Vice President

SIGNED:

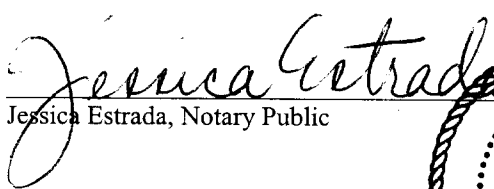
  
Kathleen Wilson, Assistant Vice President

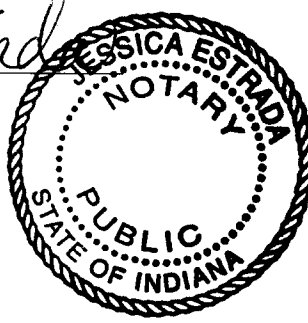


STATE OF INDIANA    )  
                                  ) SS:  
COUNTY OF LAKE    )

Before me a Notary Public in and for said County and State, personally appeared Chris A. Friis and Kathleen Wilson, 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 27<sup>th</sup> day of April, 2004

  
Jessica Estrada, Notary Public



My Commission Expires: June 14, 2010  
County of Residence: Lake

This Instrument Prepared By:  
Citizens Financial Services, FSB  
5311 Hohman Avenue  
Hammond, Indiana 46320

2004-037217  
For Wit See Doc #

10-  
J.E.