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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2004 038535

2004 MAY 11 AM 10:30

MORRIS W. CARTER
RECORDER

SUBORDINATION AGREEMENT

The undersigned, Citizens Financial Services, FSB being the sole owner of a certain Note in the original principal sum of Fifty Thousand Dollars (\$50,000.00) made by William P. Kvasnica secured by a Mortgage (Security Instrument) dated March 15, 2003 and recorded on April 25, 2003, as Document No. 2003 041945, and describing the following real estate to-wit:

The South 30 Feet of Lot 8 and the North 40 Feet of Lot 9, Walnut Hill, as Shown in Plat Book 23, page 60, Lake County, Indiana.

TAX ID: 18-28-0114-0008
Which has the address of: 8636 Walnut Drive, Munster, IN 46321

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 Sixty Eight Thousand Six Hundred Dollars (\$68,600.00) to Principal Residential Mortgage, Inc., its Successors and/or its Assigns, dated _____ and recorded on 5/11/2004 as Document No. 2004-038534 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 Principal Residential Mortgage, 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 19th day of April, 2004.

Citizens Financial Services, FSB

ATTEST:

Dawn Wurtzbacher
Dawn Wurtzbacher, Assistant Vice President



SIGNED:

Kathleen Wilson
Kathleen Wilson, Assistant Vice President

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Return
To: #925948

Service Link
4000 Industrial Blvd.
Aliquippa, PA 15001
888-414-6616

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 19th day of April, 2004

Susan A. Deak
Susan A. Deak, Notary Public

My Commission Expires: November 11, 2010
County of Residence: Lake

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

AKA 35352
13.00
1.00
CS

Exhibit "A"

Legal Description

All that certain parcel of land situate in the County of Lake, State of Indiana, being known and designated as the South 30 feet of Lot 8 and the North 40 feet of Lot 9, Walnut Hill, as shown in Plat Book 23, Page 60, Lake County, Indiana.

Commonly Known As: 8636 WALNUT DR

Tax ID: 18-28-0114-0008

