

2004 081436

FILED

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2004 SEP

2004 SEP 22 AM 9:40

MOF

MORRIS A. CENTER
RECORDER

620045275

SUBORDINATION AGREEMENT

The undersigned, **Citizens Financial Services, FSB**, being the sole owner of a certain Note in the original principal sum of \$31,500.00 made by Rodolfo Castro and Maria Castro, husband and wife secured by a Mortgage (Security Instrument) dated May 14, 2004 and recorded on as Document Number 2004 045181, describing the following real estate to-wit:

Lot 23, Block 19, Resubdivision of Blocks 19 and 20 together with that part of Ivy Street between 143rd Street and 144th Street and the North and South alley in said Block 20 heretofore vacated, all in Park Addition to Indiana Harbor, in the City of East Chicago, as per plat thereof, recorded in Plat Book 19, page 28, in the Office of the Recorder of Lake County, Indiana.

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 \$57,000.00 from Rodolfo Castro and Maria Castro, husband and wife to Citizens Financial Services, FSB, dated *September 13, 2004* 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 Citizens Financial Services, FSB.

This Agreement shall be binding upon its legal representatives, successors and assigns and shall insure 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 10th day of September, 2004

BY:

Dawn Wurtzbacher
Dawn Wurtzbacher, Asst. Vice President

Kathleen Wilson
Kathleen Wilson, Asst. Vice President

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)



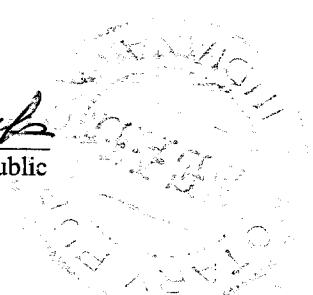
Before me a Notary Public in and for said County and State, personally appeared Dawn Wurtzbacher and Kathleen Wilson, personally known to be Asst. Vice Presidents of Citizens Financial Services, FSB, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Notarial Seal this 10th day of September, 2004.

Susan A. Deak
Susan A. Deak Notary Public

My Commission Expires: 11-11-10
County of Residence: Lake

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



for 2nd copy... 2004-081435

11-11-10
MJC