STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2004 084418

2004 SEP 30 AM 10: 34

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 \$25,000.00 made by Roy Rosinko secured by a Mortgage (Security Instrument) dated August 31, 2001 and recorded on August 21, 2001 as Document Number 2001 066691, describing the following real estate to-wit:

Part of the South half of the Southeast Quarter of Section 29, Township 35 North, Range 9 West commencing at point of intersection of the North line of said tract with center line of Chicago Road, which point is 622.3 feet West of the East line of Section 29; thence West 566.7 feet; thence South 0 degrees 40 minutes East, 205.37 feet; thence East parallel with the North line to center of Chicago Road, thence Northwesterly along center of Chicago Road to the point of beginning.

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 \$183,000.00 from Bank Calumet National Association, as Trustee under the provisions of a Trust Agreement dated the 3rd day of May, 2004, and known as Trust No. P-5256 to Citizens Financial Services, FSB, dated September 21, 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 17thday of September, 2004

BY:

Dawn Wurtzbacher, Asst. Vice President

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 17thday of September, 2004.

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

Stewart Title Services of Northwest Indiana The Pointe 5521 W. Lincoln Hwy. Crown Point, IN 46307

