

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2004 094568

2004 NOV -5 AM 9:21

MORRIS W. GANTER
RECORDER

SUBORDINATION AGREEMENT

The undersigned, Citizens Financial Services, FSB being the sole owner of a certain Note in the original principal sum of *Fifteen Thousand Dollars (\$15,000.00)* made by *Mylinda A. Andres* secured by a Mortgage (Security Instrument) dated *July 3, 2003* and recorded on *August 18, 2003*, as Document No. *2003 086436*, and describing the following real estate to-wit:

Lot 5, Block 10 in Homestead Gardens Master Addition, in the Town of Highland, as per plat thereof, recorded in Plat Book 32, page 46, in the Office of the Recorder of Lake County, Indiana.

Which has the address of: 3221 Glenwood Street, Highland, IN 46322

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 Five Thousand Dollars (\$105,000.00)* to Guaranty Residential Lending, Inc., its Successors and/or its Assigns, dated *10/23/2004* and recorded on *11/5/2004* as Document No. *2004-094567* 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 Guaranty Residential Lending, 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 20th day of October, 2004.

Citizens Financial Services, FSB

ATTEST:



Jana Rettig, Assistant Secretary

SIGNED:



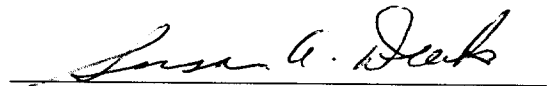
Dawn Wurtzbacher, Assistant Vice President



STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me a Notary Public in and for said County and State, personally appeared Jana Rettig and Dawn Wurtzbacher, and known to be the Assistant Secretary 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 20th day of October, 2004



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

TICOR TITLE INSURANCE
11055 BROADWAY SUITE A
CROWN POINT, INDIANA 46307
920047451

