MICHAEL

SUBORDINATION AGREEMENT

620048187

The undersigned, Citizens Financial Services, FSB, being the sole owner of a certain Note in the original principal sum of \$75,000.00 made by Gary Tomczak and Kathleen Tomczak secured by a Mortgage (Security Instrument) dated July 28, 2001 and recorded on August 20, 2001 as Document Number 2001 0066235, describing the following real estate to-

Lot 33, in Southwood, as per plat thereof, recorded in Plat Book 49 page 49, 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 \$155,000.00 from Gary T. Tomczak and Kathleen Tomczak to Citizens Financial Services, FSB, dated December 28, 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 Document is the property of 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 28th day of December, 2004 BY:

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Paul G. Starkey, Assistant Secretary

Dawn Wurtzbacher, Asst, Vice President

STATE OF INDIANA

COUNTY OF LAKE

Before me a Notary Public in and for said County and State, personally appeared Paul G. Starkey and Dawn Wurtzbacher, personally known to be Asst. Secretary and Asst. 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 Notarial Seal this 28th day of December, 2004.

) SS:

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

See Doc # 2005-000890 CHICAGO TITLE INSURANCE COMPANY