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MICHAEL A. BROWN
RECORDER

SUBORDINATION AGREEMENT

The undersigned, Citizens Financial Services, FSB being the sole owner of a certain Note in the original principal sum of *One Hundred Thousand Dollars (\$100,000.00)* made by *Joseph E. Centanni and Jodie I. Centanni* secured by a Mortgage (Security Instrument) dated *December 19, 2003* and recorded on *March 5, 2004*, as *Document No. 2004 019019*, and describing the following real estate to-wit:

Lot 67 in the Meadows, Third Addition, Unit 3, and Addition to Lake County, Indiana, as per plat thereof, recorded in Plat Book 79, page 43, in the Office of the Recorder of Lake County, Indiana.

Which has the address of: 11167 Lawrence Drive, Crown Point, IN 46307

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 *Two Hundred Twenty Eight Thousand Dollars (\$228,000.00)* to Wells Fargo Bank, NA, its Successors and/or its Assigns, dated _____ 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 Wells Fargo Bank, NA, 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 21st day of December, 2004.

Citizens Financial Services, FSB

04-13537
NORTHWEST INDIANA TITLE SERVICES, INC.
162 Washington Street
Lowell, Indiana 46356

ATTEST:

SIGNED:

Paul G. Starkey
Paul G. Starkey, Assistant Secretary

Dawn Wurtzbacher
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 Paul G. Starkey 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 21st day of December, 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

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