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MICHAEL A. BROWN

SUBORDINATION AGREEMENT

The undersigned, Citizens Financial Services, FSB, being the sole owner of a certain Note in the original principal sum of \$10,000.00 made by Kemberly K. Massa secured by a Mortgage (Security Instrument) dated November 13,2003 and recorded on March 5, 2004 as Document Number 2004 019054, describing the following real estate to-wit:

Tract 7, in Block 2, in Riehl's Homesteads Addition, to the Town of Griffith, as per plat thereof, recorded in Plat Book 24 page 68, 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 \$78,400.00 from Kemberly K. Simkus to Citizens Financial Services, FSB, dated May 20, 2005 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 20 day of May, 2005

BY:

Paul G. Starkey, Assistant Secretary

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 20 day of May, 2005.

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

This Instrument Prepared by: There3 Masliocca Citizens Financial Services, FSB

5311 Hohman Avenue

Hammond, Indiana 46320

