CHICAGO TITLE INSURANCE COMPANY

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 046397

2005 JUN -7 AM 10:15

MICHAEL A. BROWN
RECORDER

1

SUBORDINATION AGREEMENT

G20053417

The undersigned, **Citizens Financial Services, FSB**, being the sole owner of a certain Note in the original principal sum of $50,000.00 made by Ivan Vusak and Marcia Vusak secured by a Mortgage (Security Instrument) dated May 13, 2003 and recorded on May 23,2003 as Document Number 2003 052294, describing the following real estate to-wit:

Lot 14 in Hazelton Addition, Unit No.2, to the Town of Munster, as per plat thereof, recorded in Plat Book 43 page 50, 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 $80,000.00 from Ivan Vusak and Marica Vusak to Citizens Financial Services, FSB, dated *May 26, 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 26 day of May, 2005

BY:

Paul G. Starkey, Assistant Secretary

Dawn Wurtzbacher, Asst. 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, 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 26 day of May, 2005.

Susan A. Deak — Notary Public

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

3

This Instrument Prepared by:
Citizens Financial Services, FSB
5311 Hohman Avenue
Hammond, Indiana 46320

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10 —
ZP
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